A YEAR AFTER COVID-19 IN THREE COUNTRIES:

THE IMPACT OF THE WAR IN UKRAINE AND ECONOMIC CRISIS ON EVERYDAY LIFE AND WELLBEING IN FINLAND, SWEDEN, AND THE UK

Julia Nuckols, Terhi-Anna Wilska, Anu Sirola

Department of Social Sciences and Philosophy

University of Jyväskylä

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Department of Social Sciences and Philosophy

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Nuckols, Julia

Wilska, Terhi-Anna

Sirola, Anu

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Authors

Julia Nuckols, M. Sc. (sociology), Doctoral researcher

Department of Social Sciences and Philosophy

PL 35, 40014 Jyväskylän yliopisto

julia.a.nuckols@jyu.fi

Terhi-Anna Wilska, Ph.D (sociology), Professor

Department of Social Sciences and Philosophy

PL 35, 40014 Jyväskylän yliopisto

terhi-anna.wilska@jyu.fi

Anu Sirola, Dr. Soc. Sci. (social psychology),

Post-doctoral researcher

Department of Social Sciences and Philosophy

PL 35, 40014 Jyväskylän yliopisto

anu.r.s.sirola@jyu.fi

ABSTRACT

This research report scrutinized the perceived impact of current global crises (i.e., the Russian invasion in Ukraine, energy crisis, inflation) on the everyday lives of citizens aged 18 to 75 in Finland (n=1000), Sweden (n=1000), and the UK (n=1000). The survey data were collected in June 2023, reflecting the aftermath of the COVID-19 pandemic and a new era of subsequent global crises. Respondents were asked about the effects of these crises on their wellbeing, finances, consumption, and online behaviors. The differences between countries were compared on a general level, and for Finland, the results were scrutinized by demographic groups. The comparable results were examined against the survey data gathered from Finland, Sweden, and the UK (N=3000) during the coronavirus pandemic in 2021.

The findings showcased both similarities and differences between studied countries regarding the perceived impact of current crises. The respondents generally considered pandemic restrictions as adequate in hindsight, however respondents from the UK were most inclined to report that the pandemic had been impactful on their health, mental wellbeing, the rising social issues in society, and the economy. War-related concerns were higher in Finland and the UK than in Sweden. Despite a decrease in reported loneliness since 2021, many still experienced feelings of isolation, particularly in Finland. Finland exhibited the highest trust in institutions, however, while the UK demonstrated higher levels of generalized mistrust. Notably, worries about the economy were consistently prominent across countries and age groups, irrespective of the crisis's nature, indicating a pervasive global economic anxiety.

Within the Finnish demographic, young people were more likely to express dissatisfaction towards the restrictive measures in hindsight, highlighting how the limitations on social and recreational spaces were particularly impactful to the young. In terms of institutional trust among Finns, the youngest and oldest cohorts were most likely to showcase trust towards entities such as journalists, politicians, and financial institutions. However, in all age groups, journalists and politicians received the least amount of trust.

The pandemic had the most impact on the incomes of the UK respondents. However, the Finnish respondents reported that their current economic situation was worse than the perceived financial situation among the Swedish and UK respondents. Almost a half of the respondents from the UK thought that their post-pandemic consumption had resumed to the same level as before the pandemic, whereas in Finland and Sweden only about one fifth reported so. Most consumers in all countries thought that the

current economic crisis had impacted their consumption level, however. The respondents in Finland and Sweden were better prepared for unexpected incidents such as power outages in their home reserve purchases than were the respondents from the UK. Online shopping that increased during the pandemic, had declined in all countries by 2023. About one third of the respondents in Finland and the UK preferred local physical retail shops whereas the share of the Swedes was a bit lower.

In Finland, young people were the most negatively affected in terms of the effects of the pandemic on their incomes and careers. On the other hand, young people were the most optimistic about their income development in the future. After the pandemic, young people were more eager to travel abroad as soon as possible. High income was also related to optimistic economic expectations, and in high income quintiles, resuming consumption to the same level as before the pandemic was more common than in lower income quintiles. Online shopping had increased the most among young age groups compared to the pre-pandemic time whereas the increase was rather small in the oldest age groups. Compared to year 2021, the findings revealed many positive trends regarding wellbeing such as declined rates of loneliness and problem gambling. Also, many COVID-19 related concerns that took place during the pandemic, such as the pandemic's impact on health or mental wellbeing did not seem to manifest over time. However, rising social issues in society stood out as both concern and perceived negative consequence of the pandemic.

Examining Finnish sociodemographic groups revealed that young adults still stood out as the most vulnerable group to crises-time problems such as loneliness and problem gambling. They also reported highest negative impact of the pandemic on their finances, career, and studies. The COVID-19 pandemic amplified many risks and vulnerabilities among young people, making this age group particularly vulnerable to the negative effects of consequential crises and accumulation of risks.

FOREWORD

The current research report is a continuation on the DigiConsumers– and Corona Consumers- research projects' three-country report *'A year of COVID-19 in three countries – A study on the effects of the COVID-19 pandemic on everyday life, consumption and digital behaviour in Finland, Sweden, and Great Britain'* which was issued in June 2021. The English translation was published in August 2021. Since the coronavirus made profound changes in people's everyday lives, and the pandemic was followed by other crises such as Russia's invasion of Ukraine, and energy crises, it was necessary to carry out a follow-up survey with some new and updated questions. The current database consists of 6,000 respondents and contains their views on the effects of the coronavirus pandemic and the Ukraine crisis on their everyday lives, well-being, digital behavior, and consumption habits. The first round of data (n=3000) was collected between the 9th and the 13th of April 2021 using an online web panel (18-75-year-olds) in Finland, Sweden, and the United Kingdom. The second round of data (n=3000) was collected among the same target group between the 24th of May and the 8th of June 2023. Both surveys were conducted by the research company Innolink Oy. The margin error is 3.1% for all countries.

The web panel sample was gathered as a census representative sample based on gender, age, and region (APPENDIX 1). The response rate is not fully applicable, as the data collection closes automatically for each quota. For the second round (2023), the share of respondents to complete the survey out of those who entered the questionnaire was 85% in Finland, 81% in Sweden and 78% in the UK. The questionnaire of the survey in 2023 had one quality control question. The contents of the questionnaire were not made mandatory – i.e., respondents could leave questions unanswered. After the data collection, the responses that had more than 10% of missing values were removed. In addition, speeders (respondents answering the questionnaire unrealistically quickly) and monotone answers were removed in quality checks.

We would like to thank Jeanette Hauff, Ylva Baeckstrom and Linnea Koponen from the University of Gothenburg for their collaboration in compiling the survey questionnaire and their assistance in translating the questionnaire into Swedish. For funding we thank the Research Council of Finland as well as the associated Strategic Research Council of Finland.

Jyväskylä, 1 February 2024

Terhi-Anna Wilska

Leader of DigiConsumers/CoronaConsumers -research projects

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1 THE FINAL YEAR OF THE PANDEMIC, THE CRISES THAT FOLLOWED, AND THEIR IMPACT ON EVERYDAY LIFE AND WELLBEING

In this research report we will explore the final timeline of the COVID-19 pandemic, more specifically the final year when restrictions were still a part of everyday life and eventually lifted, the aftermath of it all, as well as the other global crises that followed. Such crises include the war in Ukraine that began in the spring of 2022, the consequential energy crisis in Europe, as well as the drastically growing inflation rate – creating further uncertainty and changes in everyday life, so shortly after humanity was able to hope for a feeling of normalcy once again.

This report continues to what was reported in mid-2021, based on research conducted in Finland, Sweden, and the UK (Wilska et al., 2021). The data from 2021 focused on the first year of the pandemic and how it had impacted the wellbeing, finances, consumption, online behaviour, and overall continuity of everyday life of these three countries. When the initial pandemic began in the spring of 2020, all three countries experienced drastic societal changes as both individual citizens and governments alike aimed to take precautions to limit infection. Since all three countries had relatively different pandemic-time experiences, as well as varying means and levels of authoritative measures taken, looking into the country-specific differences in the previous 2021 report was proven to be both fascinating and informative. In order to give a sense of continuity to the collected data and the reported results, a follow-up survey was conducted – this time focusing on life after COVID-19, as well as some new items relating to current events that have unfolded since the last COVID-19 restrictions were eliminated in each country.

In order to provide context, this research report will first provide a glossary of how the final year of the pandemic ensued – from the spring of 2021 to the spring of 2022, when the final restrictions were lifted in all three countries and societies returned to their pre-pandemic ways of living. After that, the report will go through a summary of events also relevant to the survey used in this report, such as the war in Ukraine and the consequential energy crisis, as well as the increase in prices due to inflation as seen around the world. These contextual descriptions will be then followed by a presentation of data on how the end of the pandemic, the war, the energy crisis, and inflation have impacted the everyday lives and wellbeing of people in Finland, Sweden, and the UK. The data from this survey will be juxtaposed with comparable data from our 2021 survey in these presentations, while also looking into country-specific differences.

1.1 The final year of COVID-19 in Finland, Sweden, and the United Kingdom 2021-2022

1.1.1 The pandemic in Finland 2021-2022

The previous research report (Wilska et al., 2021) covered the pandemic in Finland up until the spring of 2021. As seen in the COVID-19 spring of 2020, cases experienced a steady decline as summer approached. Whereas Finland had previously utilized a hybrid approach in dealing with the pandemic, meaning that restrictions and recommendations were issued both on a regional and national level, the favourable development of the pandemic situation and decrease in cases lead Finnish authorities to shift their strategy into local intervention only (Ministry of Social Affairs and Health, 2021a).

The spring of 2021 did bring something exceptional to the horizon compared to the spring of 2020, as at that point, the inoculation of the population against COVID-19 was well underway, starting from healthcare workers and at-risk groups and then progressing throughout younger cohorts (Ministry of Social Affairs and Health, 2020). Despite the occasional stark increase in reported COVID-19 infections throughout the otherwise calm summer, hospitalizations remained manageable (Ministry of Social Affairs and Health, 2021b). In anticipation of rising cases in the fall, coupled with the incentive and drive to keep society as open as possible and protect businesses, the Finnish government were in the midst of preparing the utilization of a vaccine passport system (Ministry of Social Affairs and Health, 2021c). This passport would enable businesses to operate regularly so long as they comply with the vaccine passport system, i.e., vaccinated patrons would have full access to said businesses (Ministry of Social Affairs and Health, 2021d). The end of the year was still spent under exceptional circumstances, apart from the new freedoms provided by the vaccine passports – with a heavy emphasis on tracking new variants and keeping score of how the population is becoming inoculated, while still witnessing high rates of infection and hospitalizations (Finnish Institute for Health and Welfare, 2021). In fact, during the holiday season of 2021-22 restaurants were to restrict their service capabilities once again despite complying with the vaccine passport system (Ministry of Social Affairs and Health, 2021e).

The beginning of 2022 began with high incidence rates and heightened strainon healthcare (Ministry of Social Affairs and Health, 2022a). Despite this, the spring of 2022 marked the beginning of life returning back to normal, even if COVID-19 was still among the population – to the point that physicians no longer had to submit communicable disease notifications as they had since March 2020 (Ministry of Social Affairs and Health, 2022b). Shortly after, Finland began lifting regulations that were even largely in place throughout the pandemic, such as remote learning in adult education (Ministry of Social Affairs and Health, 2022c). Eventually by March 2022, restrictions on the restaurant industry were abolished - with the caveat that they will be reinstated if hospitalizations rise once again (Ministry of Social Affairs and Health, 2022d). However, this never came to be, and the last restrictions upon Finnish society were lifted in the spring of 2022 and have been a distant memory since. The status quo from then on was naturally keeping an eye on the situation and advocating for personal responsibility, but also accepting that the disease was now here to stay.

1.1.2 The pandemic in Sweden 2021-2022

Similar to Finland, the spring of 2021 entailed the inoculation of the Swedish population against COVID-19, while putting into effect some legislative measures to control pandemic – a first for the country on a larger scale, now possible due to the new pandemic law (Wilska et al., 2021). After a favourable summer in terms of infection rates, Swedish authorities announced that by the end of September, they would abolish most restrictions – however still urging unvaccinated individuals to either avoid public places or get vaccinated (Swedish Public Health Agency, 2021a).

As the fall progressed, the majority of restrictions were lifted, with some caveats for those who were unvaccinated (The Local, 2021a). Similar to Finland, Sweden also utilized the use of the EU vaccine passport for travel and to some extent, bypassing local restrictions – however, unlike Finland where the use of the vaccine certificate system would allow the bypassing of restrictions, Sweden initially left it up to the businesses to decide if they themselves want to screen for vaccinated individuals, with the restrictions being in place regardless (The Local, 2021b). Due to the worsening pandemic situation seen in late 2021, however, Swedish health authorities did enact upon events with more than 100 patrons that they were to utilize the vaccine passport system lest they would be imposed with restrictions and limitations (Swedish Public Health Agency, 2021b). Regardless of the worsening epidemiological situation, Sweden still relied heavily on recommendation-based interventions and only utilized legally enforceable measures in certain areas of the public domain, despite having the legal means to legally intervene more than they did in 2020 (Swedish Public Health Agency, 2021c).

In the beginning of 2022, Sweden saw the highest incidence rates since the pandemic began and started considering legally requiring restaurants to use the vaccine passport in order to manage the spread of the disease (The Local, 2021c). Throughout January 2022, the epidemiological situation was considered relatively dire, with some recommendations and restrictions being introduced as the situation developed – mostly relying on the possibility to utilize the vaccine passport system (Swedish Public Health Agency, 2022a). However, by February 2022, Swedish health authorities deemed that it was time to abolish restrictions and shift into the end phase of the pandemic, which would focus on sufficiently vaccinating the population, isolation practices when ill, and that those who are not vaccinated would have to avoid public spaces if they wish to avoid infection (Swedish Public Health Agency, 2022b). By March 2022, Sweden no longer had any legally enforceable restrictions in place, and the government-wide regular press releases regarding the pandemic had now come to an end (Swedish Public Health Agency, 2022c).

1.1.3 The pandemic in the United Kingdom 2021-2022

Out of the three countries, the UK experienced the strictest restrictions and legislative measures to control the spread of the virus (Wilska et al., 2021). In a similar trend, the UK cautiously relaxed their restrictions throughout the summer of 2021, while being mindful of the epidemiological situation (BBC, 2021a). Simultaneously, the administration of vaccines against COVID-19 progressed throughout the country (BBC, 2012b).

In light of the relaxation of restrictions, health authorities in the UK still urged individuals to practice caution and that places such as nightclubs would consider utilizing the use of vaccine certificates or proof of immunity (BBC, 2021c). Despite the summer witnessing some of the highest incidence rates (particularly among young individuals) in the UK since the beginning of the pandemic, society was opted to be kept as open as possible (BBC, 2021d). Due to the now enforced plan of isolating those with confirmed exposure, the UK experienced large shortages in various industries as many were forced to isolate, a trend which plagued the country throughout most of the fall (The Guardian, 2021). Due to worsening epidemiological situations across the country, the use of vaccine certificates in nightclubs and large events went from a suggestion to mandatory in order to limit viral spread in some parts, such as England (BBC, 2021e). Despite Prime Minister Boris Johnson claiming in the beginning of the fall that the risk for yet another full lockdown was, at this time, ruled out (BBC, 2021f).

Not only were there fears of another lockdown due to worsening epidemiologic situations, but there were also fears about shortages in food and other supplies due to the number of essential workers being isolated due to exposure (BBC, 2021g).

Despite vaccinations progressing favourably throughout the UK, alarming incidence rates led to the reinstallation of some restrictions, such as mask mandates and eventually the closure of night clubs in the beginning of the year (BBC, 2021h; BBC, 2021i). Simultaneously, a nation-wide scandal was becoming unravelled, as numerous politicians were found to be in breach of isolation restrictions in 2020, prompting vast disdain towards the affiliated politicians (BBC, 2022a). However, as the spring progressed, the pandemic situation also developed favourably, eventually leading to the gradual lifting of restrictions throughout the country, depending on the epidemiological situation of the area (BBC, 2022b; BBC, 2022c). This trend continued all throughout the spring, until the last of the pandemic-time restrictions were abolished by May 2022 (BBC, 2022d).

While all three countries saw similar progression in how the pandemic-time limitations and restrictions finally came to an end, the World Health Organization did not end its declaration of COVID-19 as a global health emergency until May 2023. However, by then, it was deemed that COVID-19 had become well-established enough and despite efforts, an ongoing disease that would stay among other seasonal diseases for the time being (World Health Organization, 2023). Even though the concrete impacts on human life in terms of COVID-19 largely came to an end in the spring of 2022, the world was soon faced with entirely new challenges to overcome.

1.2 Russian invasion of Ukraine

In February 2022, another crisis erupted in the west as Russia invaded Ukraine in an escalation of the Russo-Ukrainian conflict, which began in 2014 and was described as the biggest attack on a European country since the Second World War (United Nations, 2023; Reuters, 2022). The initial attack aimed to capture Kyiv, however Russians were met with fierce Ukrainian resistance and were thus unsuccessful, with the conflict still ongoing to this day (Boot, 2022; Sly & Lamothe, 2022). Throughout the conflict, Russian forces have been in a flux between seizing and losing Ukrainian territories in northeast, east, and southeast. Ukrainian counteroffensive efforts were able to free areas in the northeast of invaders. However, Russian offensives maintained seize over the eastern areas of Ukraine, bordering Russia, in which the conflict is largely taking place in to this day (Arraf et al., 2022). As of the early spring of 2024, the war still persists.

The invasion itself prompted widespread condemnation from governments and intergovernmental organizations around the world, as well as new sanctions imposed upon Russia, causing widespread effects on both Russian and global economies (Thompson, 2022). Western governments pooled together in efforts to provide Ukraine with military and humanitarian aid and supplies, while Russian aircrafts were prohibited of using European airspace (Council of the EU, 2022). Other sanctions included a SWIFT ban on certain Russian banks and bans on certain Russian media outlets, while non-governmental reactions largely involved boycotting Russian and Belarusian products, entertainment, businesses, and sports (Timsit & Simon, 2022). Many companies that have maintained their business presence in Russia and Belarus have faced large-scale criticism (Creswell, 2022). The inability to access the SWIFT payment system and the limitations on Russian oil export, however, were believed to be the harshest shocks to the Russian economy (Thompson, 2022).

Despite the stark condemnation against the invasion showed by the west, there are still many countries that have either shown neutrality or even leaning support towards Russia, such as China, India, Indonesia, Malaysia, Serbia, and Middle Eastern regions – largely due to the general distrust towards US foreign policies (Repnikova & Zhou, 2022; Hajjaji, 2022). As seen with the coronavirus pandemic, social media quickly became a platform for sharing information, and disinformation, on the war – further showcasing how modern-day crises have an additional dimension of how information is disseminated (Stelter & Duffy, 2022; Kern et al., 2022). From Russian media outlets, the invasion was portrayed as a liberation mission, while other countries shared Russian propaganda, or leveraged the situation to share anti-American sentiments – some of which even blamed the west for the war (Sauer, 2022; Higgins & Novak, 2022). In a response to the Russian invasion, support for joining NATO grew substantially in both Finland and Sweden, which eventually led to Finland's joining of NATO. Both countries submitted applications for membership by May of 2022, with Finland being approved in April 2023 and Sweden's application awaiting approval in early 2024 .

The 2022 invasion and the economic sanctions that followed have had remarkable impacts on Russian, Ukrainian, and also world economies, for instance due to widespread supply shortages caused by the invasion (Thompson, 2022).

1.3 Economic disruptions caused by COVID-19 and the war in Ukraine

The aftermath of the COVID-19 pandemic, coupled with the war in Ukraine, had numerous implications on the global economy, supply chain, and energy availability. The pandemic-related economic dislocation, as well as the monetary stimuli provided in 2020 and 2021, and the wars effect on global oil, gas, fertilizer, and food prices, have led to a global inflation surge (Gharehgozli & Lee, 2022; Thompson, 2022).

The global supply chain crisis first began in the early stages of the pandemic, showing an initial slowing down of the global supply chain due to work suspensions, restrictions, and worker infections. Many companies opted for lean manufacturing strategies in production with the goal of minimizing overproduction and use of warehouse spaces – however, due to the suddenly increased demand for consumer goods and medical supplies, these same facilities were unable to keep up with demand, consequently causing massive backlogs in production (Evans, 2020). The pandemic-related challenges on the supply chain also included major infection events such as the pingdemic seen in the UK, where workers were largely quarantined due to viral exposure (BBC, 2021j). Even before the Russian invasion in Ukraine, food prices were exorbitantly high, due to the aforementioned disruptions caused by the pandemic, as well as extreme weather conditions – such as the significant floods and heatwaves experienced in Europe and the Americas in 2021 (Headey et al., 2023). Due to the Russian invasion in Ukraine, wheat and corn exports from Ukraine became largely compromised. Ukraine accounted for 10% of the global wheat supply, therefore causing great disturbances in the global food supply (Durisin et al., 2022). These compounding issues are believed to pose a significant global risk for hunger. Other impacting factors for the global supply chain and food production have been the global energy crisis starting from 2021, compounding to the worst inflation since the 2007-2008 world food price crisis (Braun, 2022).

The global energy crisis first began with COVID-19, with issues such as the disruption in supply chains and post-pandemic economic rebound outpacing energy supplies. However, the Russian invasion of Ukraine caused the shortage of energy supplies to escalate into a global energy crisis, with natural gas, electricity, and oil prices surging into their highest since 2008 (International Energy Agency, 2022). Europe in particular, which has had a historic reliance on Russian gas, experienced energy prices so high it was estimated that millions of Europeans could be driven to poverty because of the price surge (Felix, 2023; International Energy Agency, 2022). The aforementioned food, supply chain, and energy crises all exacerbated inflation globally, causing a perfect storm for economic perturbance for populations worldwide. Another believed cause of inflation was price gouging, windfall profits, and so-called "greedflation", prompting suspicion and accusations towards businesses who intentionally used the price surge to boost their profit margins. In May 2023, the European Central Bank found that numerous businesses were guilty of this and found that this price gouging was a larger factor in rising inflation than rising wages (Hannon, 2023). The inflation rate surge was so severe that by June 2022, nearly half of the countries in the Eurozone experienced inflation rates in the double digits (average inflation rate of 8,6%), the highest since its formation in 1999 (Eddy, 2022). In response to this, some 75 central banks worldwide sharply increased interest rates – however also prompting concerns that this would increase the risk of a global recession (Guenette et al., 2022).

1.4 Impressions of a post-pandemic Finland in terms of lifted restrictions and a weakened economy

In this section, we will explore how impressions of the pandemic and its effects on everyday life have changed since 2021 to 2023, as well as the perceived concerns and societal impacts caused by the consequential global issues such as the Russian invasion in Ukraine and the worsened global and local economy.

1.4.1 The effects of the pandemic on everyday life in Finland

In 2021 (Wilska et al., 2021) we explored how impactful the pandemic and its related restrictions were on numerous factors relating to everyday life such as one's own health, the health of their loved ones, their mental wellbeing, rising social issues, one's career or studies, or the local or global economy. A similar measure was used in the data collection of 2023, however now focusing on a in-hindsight perspective, i.e., how impactful the pandemic-time factors *were*.

Findings from 2021 revealed that people were most likely to be concerned about COVID-19 in terms of the rising social issues in society, the health or mental wellbeing of their loved ones, or their own health (Wilska et al., 2021). In the current study, over half of the respondents were also likely to express moderate concern over the Finnish economy, as well as the global economy.

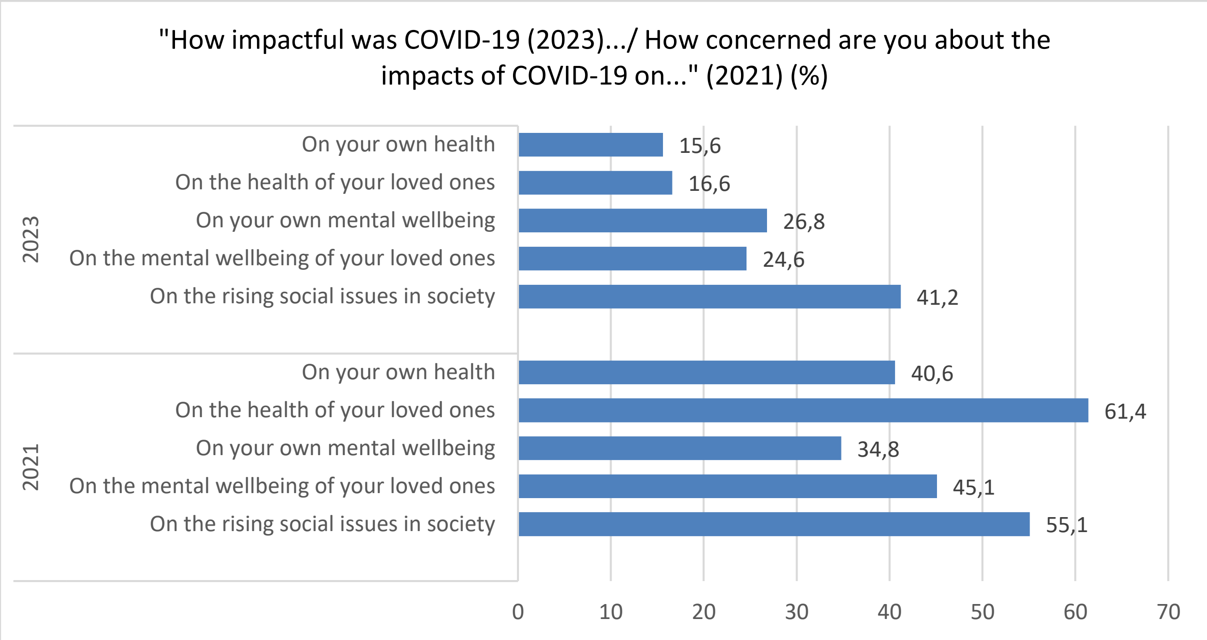

FIGURE 1 How impactful was (2023)/how concerning was (2021) COVID-19 on various elements of everyday wellbeing in Finland (% extremely or somewhat)

As with various aspects of the pandemic, some items that were a cause for concern did not come to fruition, such as fears regarding one's personal health or wellbeing, or the health and wellbeing of their loved ones. In fact, for the most part, individuals were inclined to respond neutrally when asked how impactful the pandemic was to one's health, the health of their loved ones, their mental wellbeing, or the mental wellbeing of their loved ones. The only area that showed a slight inclination towards negative societal impact was the one regarding the rising social issues in society, which was also one area of particular concern among the respondents from the 2021 data (Wilska et al., 2021).

1.4.2 The effects of the pandemic on the Finnish economy and livelihoods

Finns were moderately concerned about the pandemic and its effect on their personal finances, as well as the local and global economy in 2021. In 2023, many believed that the pandemic was indeed very impactful on the economy, which can be explained by the economic turmoil that followed the pandemic. However, in 2021, over a quarter of the respondents were very or somewhat concerned about their careers/studies and personal income (Wilska et al., 2021). In 2023, almost a fifth of respondents felt that the pandemic was either very or somewhat impactful on their careers/studies and incomes.

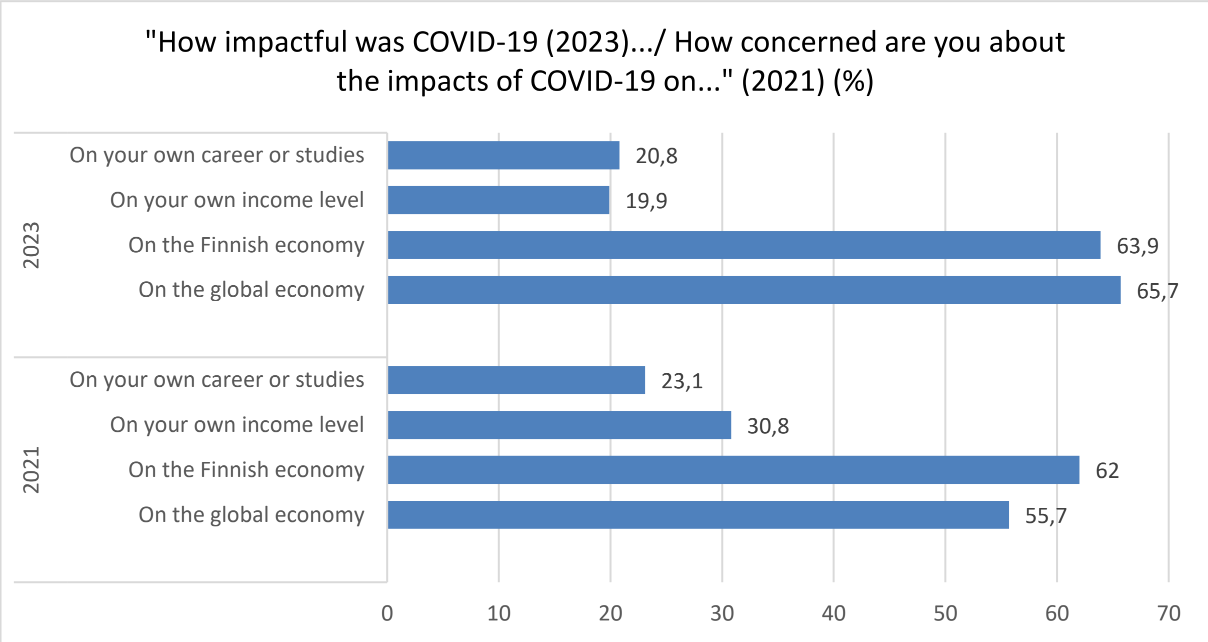

FIGURE 2 How impactful was (2023)/how concerning was (2021) COVID-19 on certain financial aspects in Finland (% extremely or somewhat)

1.5 Impressions of a post-pandemic Finland, Sweden, and the United Kingdom in terms of lifted restrictions, the Russian invasion of Ukraine, and a weakened economy

In the following chapter, the findings from the 2023 survey will be reported and compared amongst the results from Finland, Sweden, and the UK. The goal will be to explore the attitudes of the respondents from these three countries in terms of pandemic impressions in a post-pandemic setting, the Russian invasion in Ukraine, as well as the economic concerns caused by the two. Trust in others, various institutions, and entities will also be explored.

1.5.1 Appropriateness of the pandemic-time restrictions in hindsight, vaccines and everyday opinions in Finland, Sweden, and the United Kingdom

Out of the Finnish respondents, 88% reported that they took the COVID-19 vaccine, whereas 12% said they didn't. Out of the Swedish respondents, 85% reported to have taken the COVID-19 vaccine and 15% did not. Out of the UK respondents, 90% claimed to have taken the COVID-19 vaccine, 10% said that they did not. One answer option in the question on vaccine intake was "I did not take the vaccine but would if it would be recommended again", however only a select few respondents from each country chose that specific answer option.

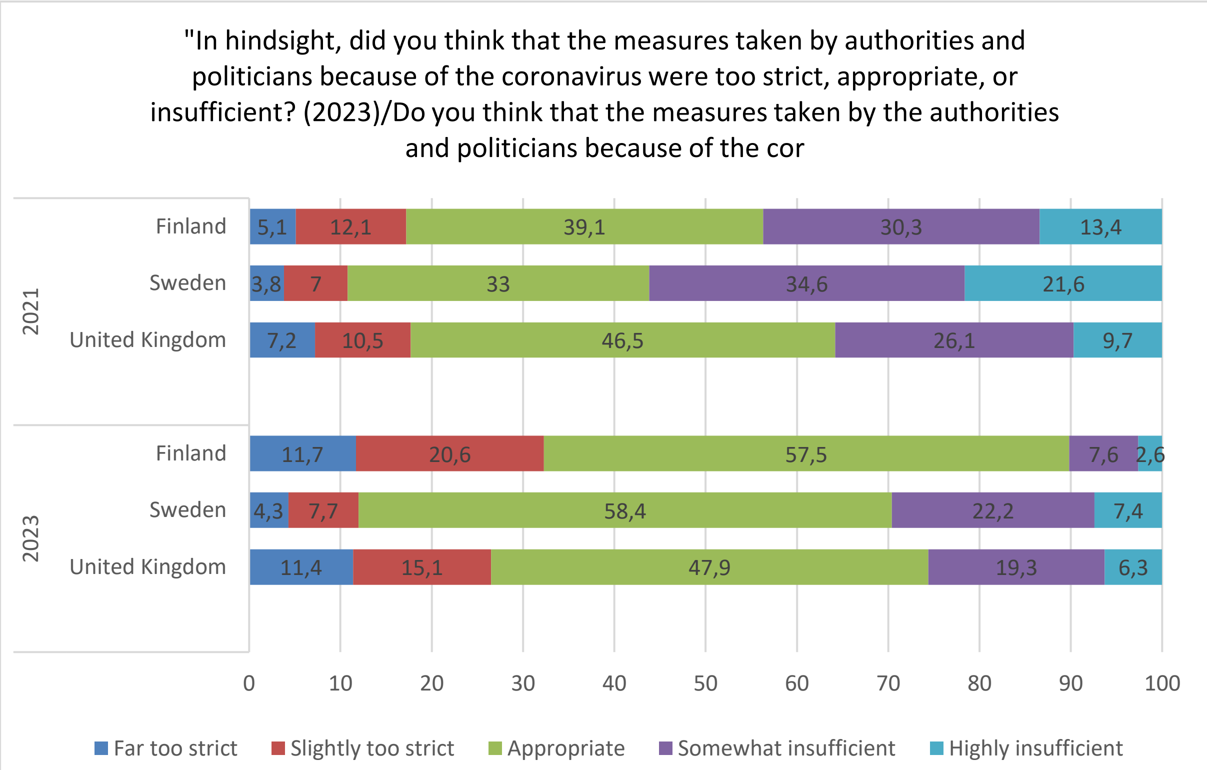

FIGURE 3 Opinions on the adequacy of the pandemic time restrictions in 2023

In the 2021 survey, when asked about the appropriateness of the pandemic restrictions, over half of the Finnish respondents (69%) felt that the measures were either appropriate or somewhat insufficient. Similar findings were found among the Swedish respondents (67%), as well as the respondents from the UK (72%) with responses on the pandemic restrictions either being appropriate or somewhat insufficient (Wilska et al., 2021).

1.5.2 COVID-19 impact on the respondents from Finland, Sweden, and the United Kingdom

Out of the Finnish and Swedish respondents, the majority felt that the effects of the pandemic on one's own health was not impactful. The respondents from the UK, however, seemed to fare differently, as results were more evenly distributed across the scale. The respondents from the UK were also more likely to state that the pandemic had been extremely impactful on their own health than those from Finland and Sweden. What remains unclear from the results was whether the respondents were referring to the health effects caused by the pandemic overall, including, for instance, limited mobility due to restrictions, or if they referred to the virus itself.

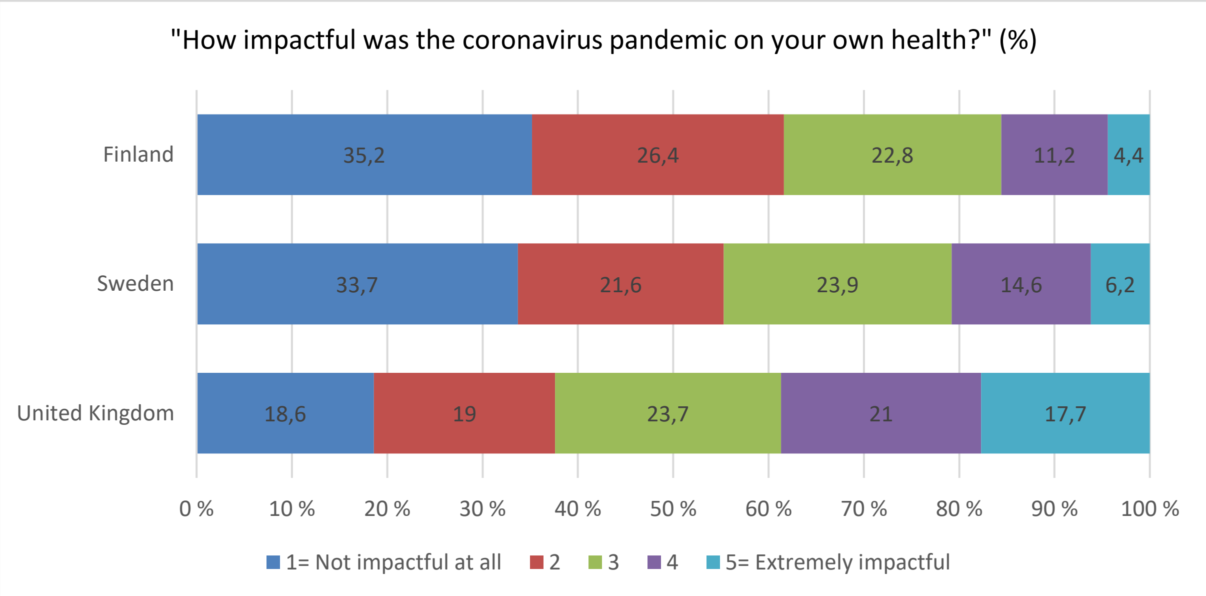

FIGURE 4 Impact of the pandemic on one's own health by country 2023

In 2021, the respondents from Finland, Sweden, and the UK reported similar levels of pandemic-related concern in regard to their own health, with about 40% of the Finnish respondents stating that they were either somewhat or very concerned, while the respondents from Sweden and the UK showed slightly more concern (Wilska et al., 2021).

In 2021, concerns of the effects of the pandemic on one's mental wellbeing was highest in the UK, with half of the respondents reporting being either somewhat or very concerned, while in Finland and Sweden similar results were only present in one third of the respondents (Wilska et al., 2021). Similar trends were noted in 2023, with nearly half of the respondents from the UK stating that the pandemic was either somewhat or extremely impactful on their mental wellbeing, while the respectful results from Finland and Sweden were about a quarter of the respondents.

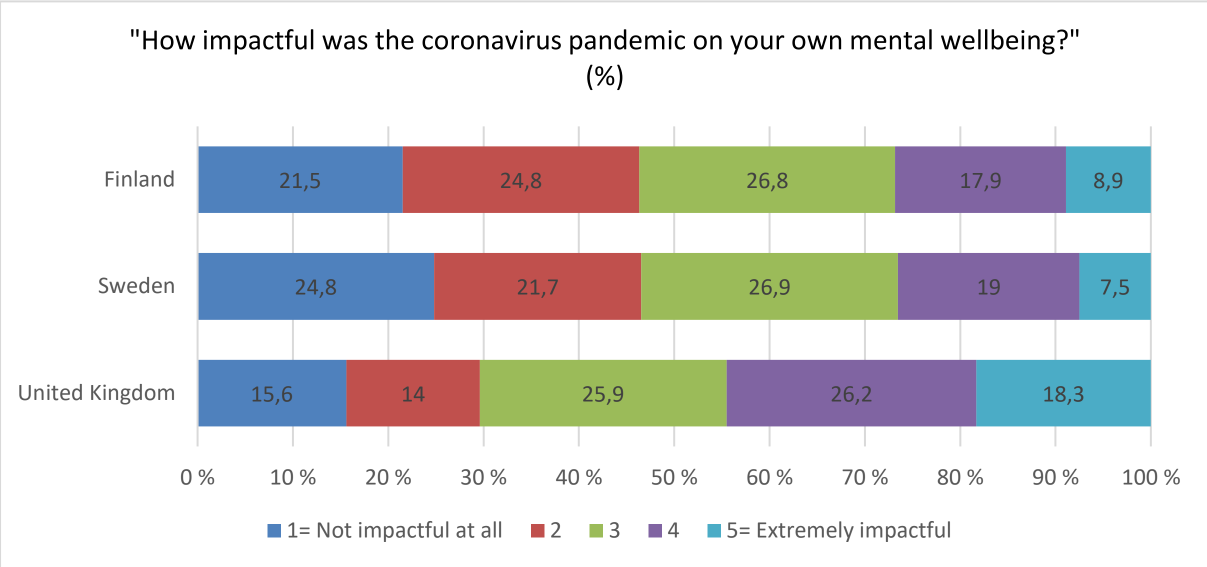

FIGURE 5 Impact of the pandemic on one's own mental wellbeing by country 2023

In the survey of 2021, the respondents from all three countries were more inclined to be worried about the health of their loved ones than worried about their own personal health (Wilska et al., 2021). There was also substantial concern over the mental wellbeing of loved ones. In 2023, the respondents from the UK were most likely to report that the pandemic had either been somewhat or extremely impactful on the health of loved ones (37%), while the respectful results from Finland (17%) and Sweden (22%) were considerably lower. 2023 yielded similar results in terms of how impactful the pandemic was on the mental wellbeing of one's loved ones, with 43% of the UK respondents stating that the pandemic was either somewhat or extremely impactful. Meanwhile 25% of the Finnish and Swedish respondents stated that the pandemic was either somewhat or extremely impactful on the mental wellbeing of their loved ones. This does highlight how the implications on physical health largely became overcast by the consequential impact on mental wellbeing in all three countries.

1.5.3 The economy of a post-pandemic Finland, Sweden, and the United Kingdom, and the perceived threats to social issues and the economy in light of the Russian invasion in Ukraine

The survey also explored the perceived impact of the pandemic on the rising social issues in society, local economies, and the global economy, as well as the concerns on how the Russian invasion of Ukraine will affect these aforementioned areas of society.

The results showed that 41% of the Finnish respondents and 35% of the Swedish respondents believed that the pandemic had been somewhat or extremely impactful on the rising social issues in society. In the UK, over half of the respondents reported so. As for the economic impact of the pandemic, well over half of the respondents from Finland and the UK felt that the pandemic was either somewhat or extremely impactful on their national economies, with 64% of the Finnish respondents and 82% of the respondents from the UK reporting so. 52% of the Swedish respondents reported the same.

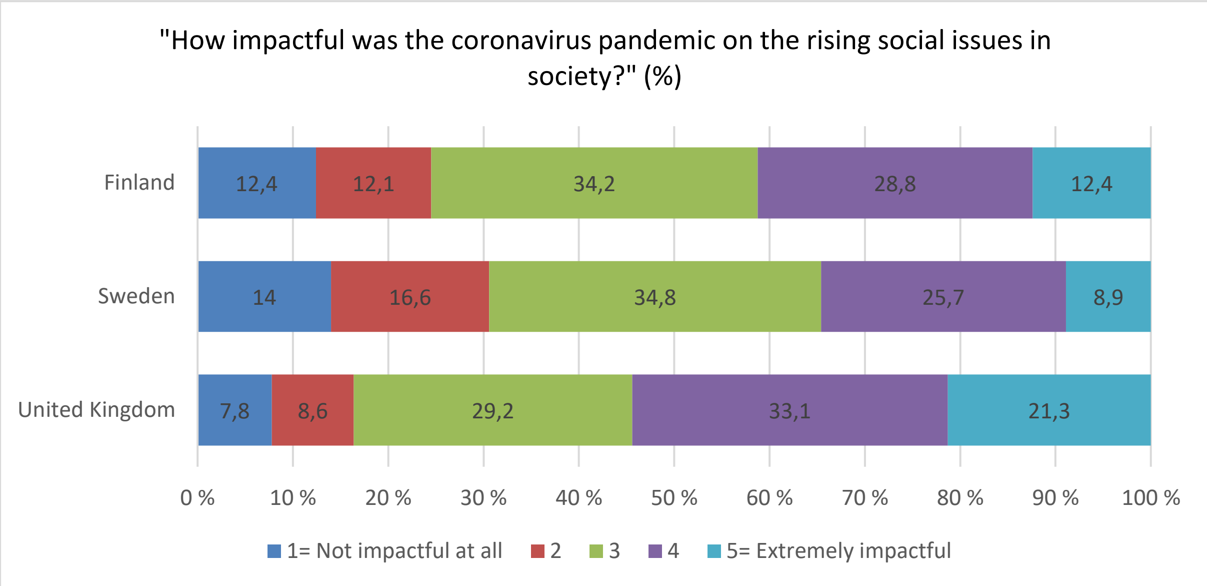

FIGURE 6 Impact of COVID-19 on the rising social issues in society by country 2023 (%)

The perceived impact on rising social issues was slightly lower than the respective worries two years earlier. In 2021, the respondents were inquired to report their pandemic-related concerns in terms of rising social issues, their local economies, as well as the global economy (Wilska et al., 2021). In 2023, over half of the Finnish respondents reported that they were either somewhat or extremely worried about the rising social issues in society caused by the pandemic (55%), with similar trends seen in Sweden (50%) and the UK (52%).

Results from all three countries showed that the respondents were inclined to report that the pandemic had been either somewhat or extremely impactful on their local economies, with the UK in particular showing such inclination. Nearly two thirds of the Finnish respondents stated that the pandemic was either somewhat or extremely impactful on the Finnish economy, while in Sweden it was half of the respondents.

Out of the UK respondents, over 80% stated that the pandemic was either somewhat or extremely impactful on the UK economy.

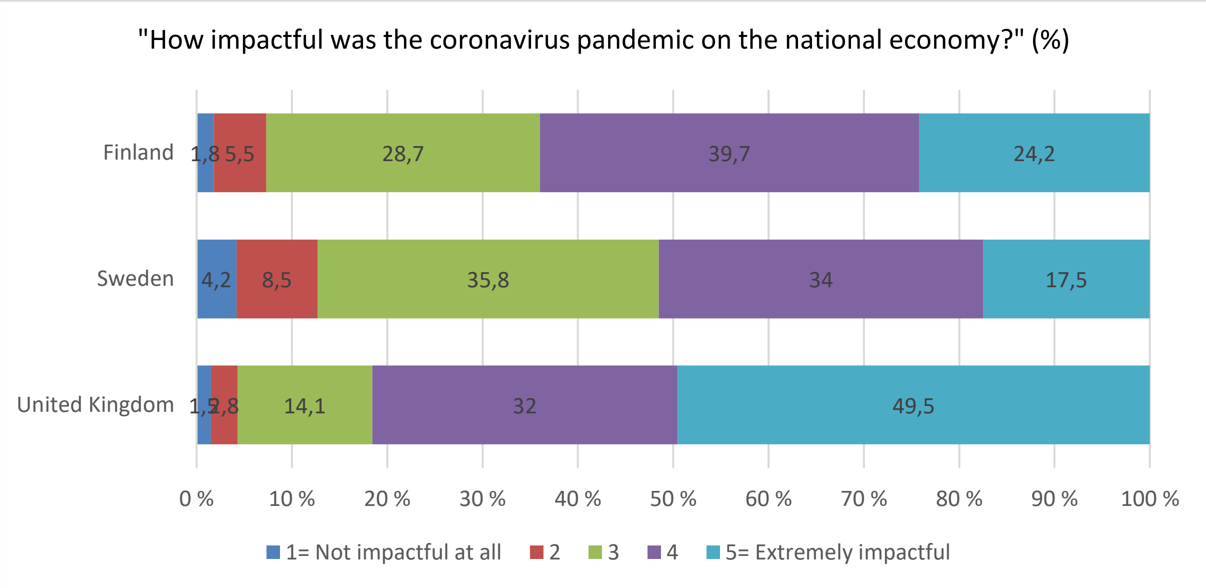

FIGURE 7 Impact of COVID-19 on national economy by country 2023

As for the global economy, 65% of the Finnish respondents, 63% of the Swedish respondents, and 83% of the respondents from the UK stated that the pandemic had either been somewhat or extremely impactful on the global economy. These percentages were higher than the concerns two years earlier, when 56% of the Finnish respondents, 53% of the Swedish respondents, and 62% of the respondents from the UK expressed being either somewhat or extremely worried about the global economy.

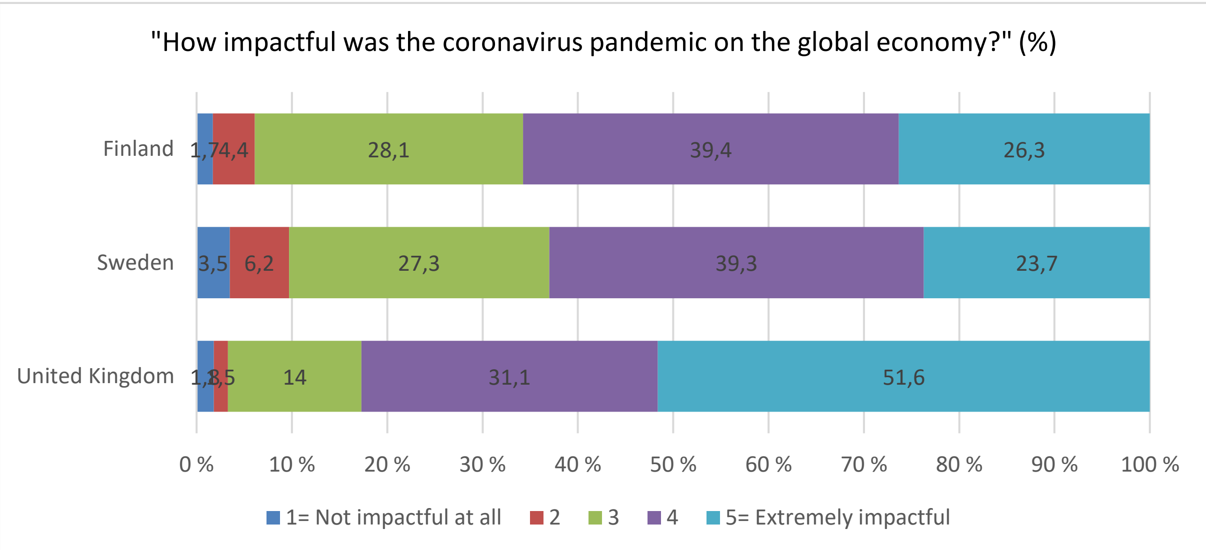

FIGURE 8 Impact of COVID-19 on the global economy by country 2023

As for the Russian invasion in Ukraine, the respondents were asked to rate how concerned they were on the effects of the war on various aspects of everyday life and security. The respondents were asked to evaluate how worried they were about the effects of the war on *the national security of their country, the availability of energy, individual safety, the rising prices of essential products, the rising social issues in society, the uncontrollable influx of refugees, their local economy, the global economy, the increase of online disinformation*, and lastly, *cybersecurity*.

The respondents from all three countries expressed similar concerns in terms of the security of their own country in light of the Russian invasion in Ukraine. In Finland, 35% of the Finnish respondents stated that they were either somewhat or extremely worried. In Sweden, the corresponding results were 38% and 45% in the UK.

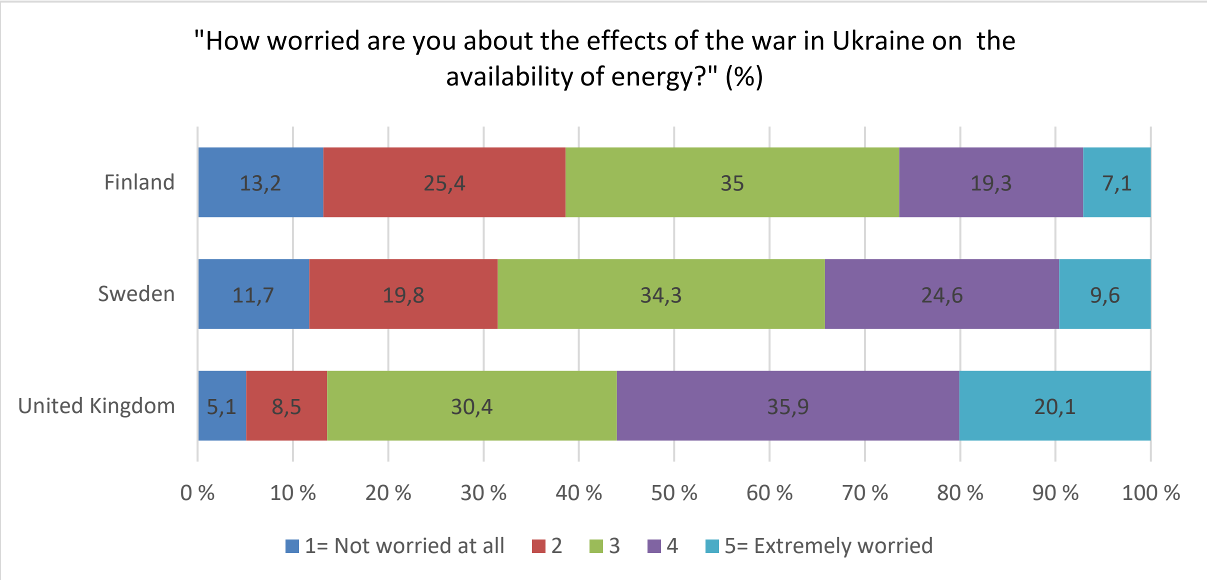

FIGURE 9 Concern over the availability of energy in regard to the war

In terms of energy availability, the highest reported concerns were found in the UK, with 56% of UK respondents reporting feeling either somewhat or extremely worried. In Finland and Sweden there were less concerns, and the results were relatively similar, with 26% of Finnish and 34% of Swedish respondents reporting feeling either somewhat or extremely concerned.

Reported concern in regard to individual safety in light of the Russian invasion of Ukraine was relatively similar in all three countries. In Finland there was the least amount of concern, with only a quarter of the respondents reporting feeling either somewhat or extremely worried, while in Sweden and the UK it was about a third.

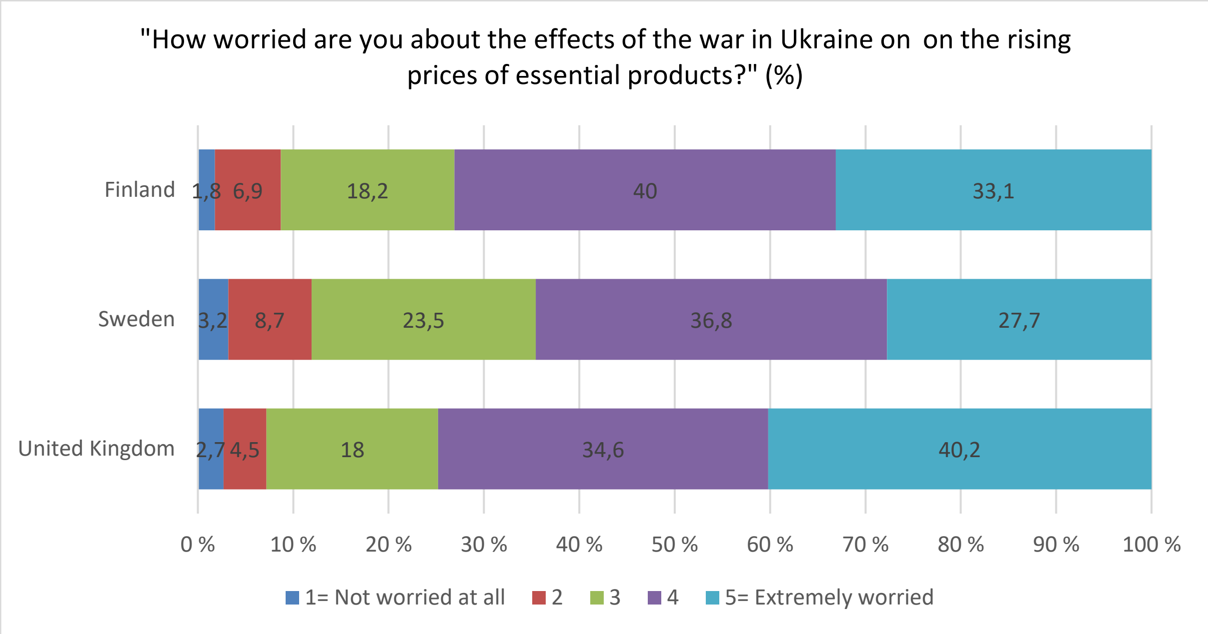

FIGURE 10 Concern over the rising prices of essential products in regard to the war

The rising prices of essential products prompted relatively high concern in all three countries. In Finland, 73% reported feeling either somewhat or extremely worried about the rising prices of essential goods caused by the war, while in Sweden it was 64% and 75% in the UK.

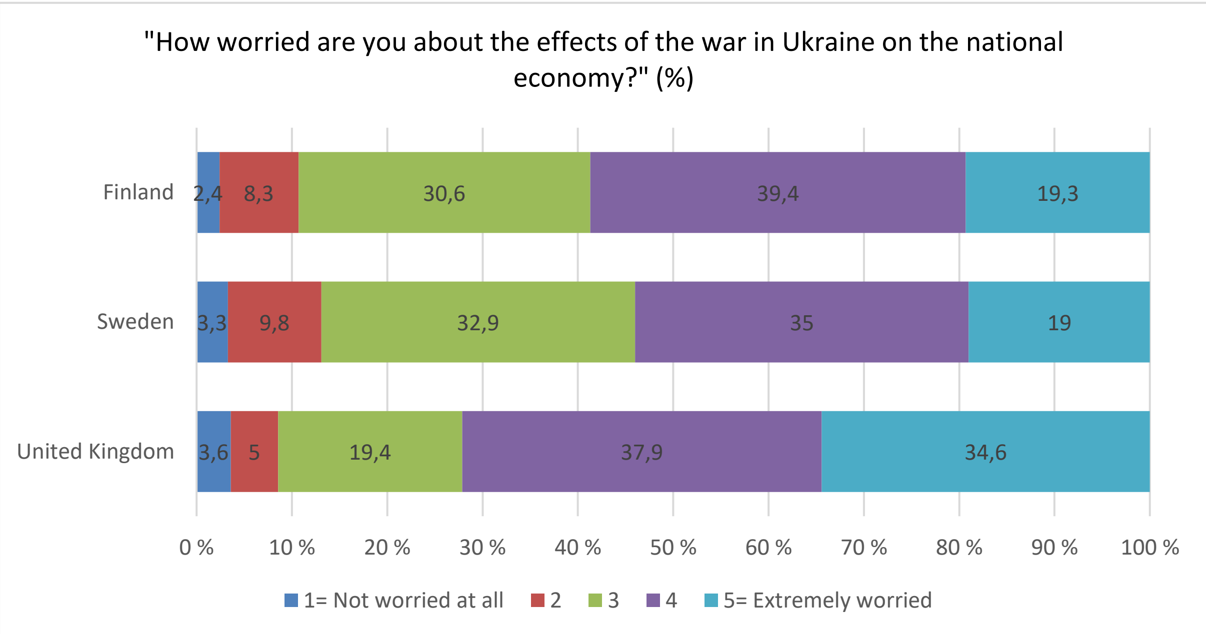

FIGURE 11 Concern over national economies in regard to the war

Concerns regarding national economies were relatively similar in Finland and in Sweden, while in the UK the concerns were higher. In Finland, 59% reported that they felt either somewhat or extremely worried about the Finnish economy in terms of the war in Ukraine. In Sweden, the corresponding restuls were 54%. In the UK, 72% reported that they felt wither somewhat or extremely worried. Similar trends were noted in regard to reported concerns regarding the global economy. 58% of the Finnish respondents reported feeling either somewhat or extremely worried. In Sweden, 55% of the respondents reported the same. Concerns were again higher in the UK, with 66% of the respondents stating that they were either somewhat or extremely worried.

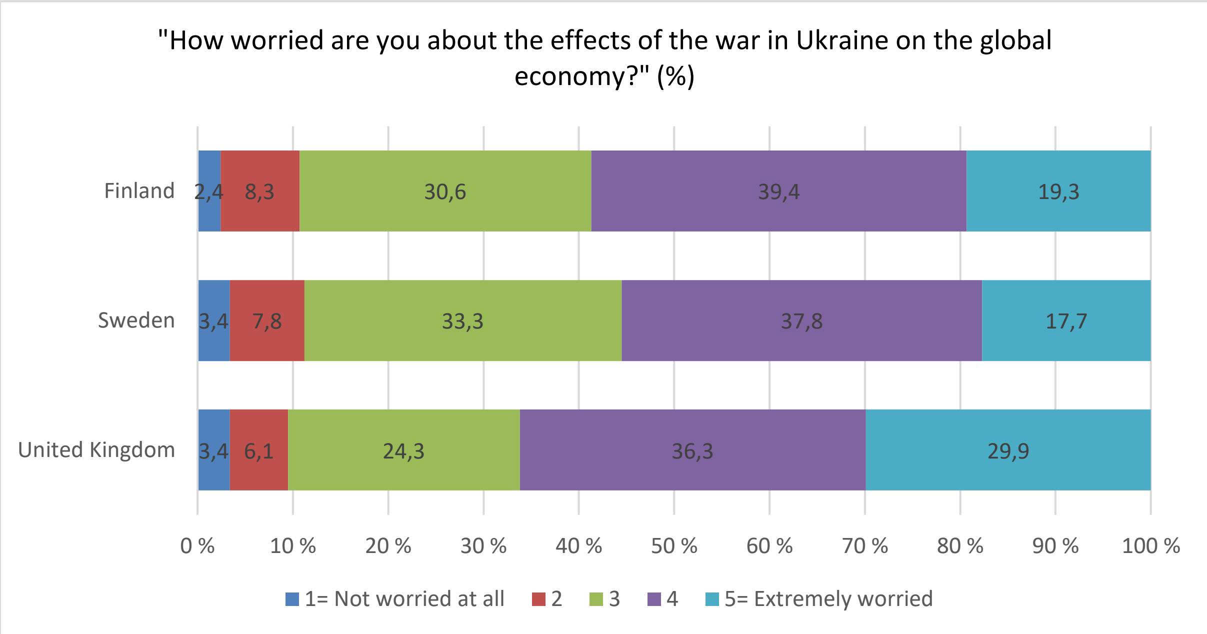

FIGURE 12 Concern over the global economy in regard to the war

As for the rising social issues in society, all three countries reported relatively similar amounts of either somewhat or extreme concern. In Finland, 46% reported feeling either somewhat or extremely concerned, whereas in Sweden the corresponding results were 49% and in the UK, 54%. Similar results were found in terms of the uncontrollable influx of refugees caused by the war, with 46% of the Finnish respondents stating that they were either somewhat or extremely worried, and in Sweden the relative results were 41% and 48% in the UK.

Results in terms of increasing online disinformation and cybersecurity were similar in all three countries with a little over half of the Finnish, Swedish, and UK respondents stating that they were either somewhat or extremely concerned about the rise of online disinformation in light of the Russian invasion in Ukraine. As for cybersecurity concerns, 52% of Finnish, 54% of Swedish, and 57% of the respondents from the UK reported feeling either somewhat or extremely worried about cybersecurity in regard to the war.

1.5.4 Post-pandemic loneliness, trust in societal institutions, and trust in others

In the data from 2021, experienced loneliness was commonplace in all three countries, with the respondents from the UK being most inclined to report that they felt lonely often. Experiences of loneliness were asked with a three-part question, which is developed specifically for survey research.[1] Overall, slightly less than half of the Finnish respondents reported feeling loneliness often, while slightly over half of the respondents from Sweden and the UK reported the same.

In 2023, overall experiences of loneliness had subsided in all three countries compared to the year 2021. In Finland, there was only a slight decrease and the change between years 2021 and 2023 was not significant. In Sweden and the UK, experiences of loneliness decreased more radically. In 2023, the amount of those feeling lonely often was slightly less than half in Finland, one third in Sweden, and nearly half in the UK. However, despite the decrease in loneliness, these rates are still alarmingly high.

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[1] (Three-Item Loneliness Scale, Hughes et al., 2004). We asked the respondents: "Thinking about the past year, how often have you felt: 1) …that you lack companionship, 2) …left out, and 3) isolated from others?". In the original scale there was not a given time frame, however in this questionnaire we wanted to specifically inquire about the perceived levels of loneliness of the past year. The answer options were 1= hardly ever, 2=some of the time and 3) often. The three items were summed up with a total maximum score ranging from 3 to 9, and recoded into the following categories: Not lonely (3 points), sometimes lonely (4-5 points) and often lonely (6-9 points).

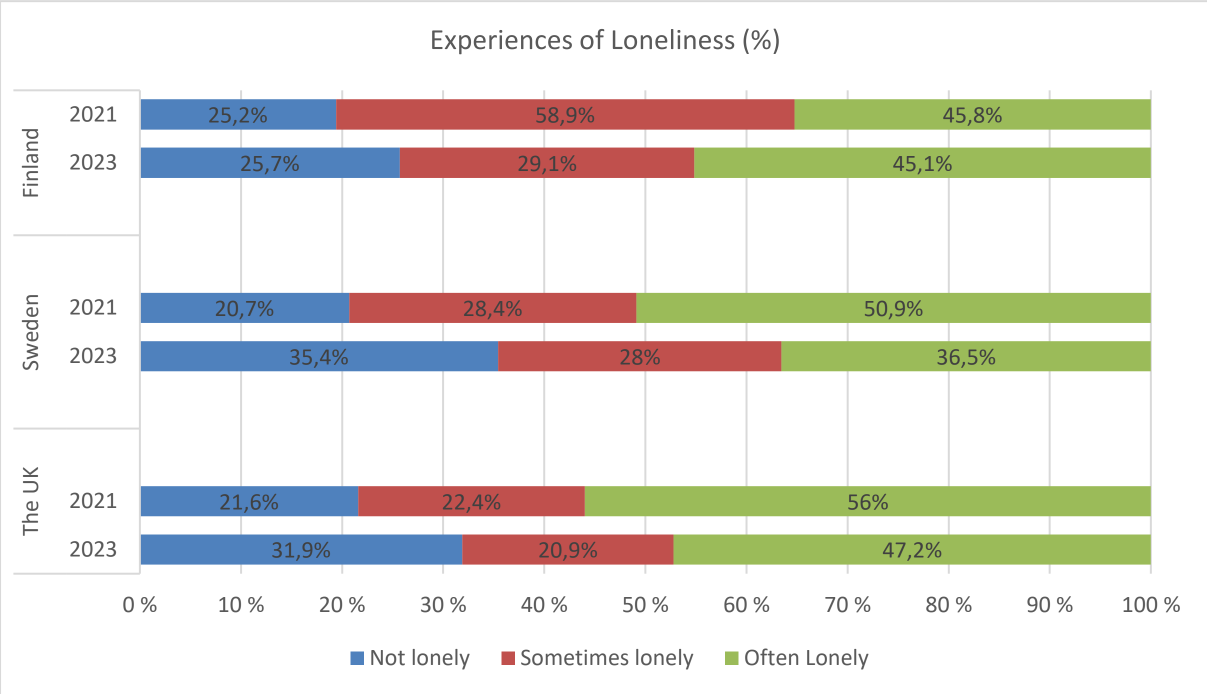

FIGURE 13 Experiences of loneliness in 2021 and 2023

The respondents were also asked to evaluate how much they trust different societal entities and institutions, particularly in light of the subsequent crises that followed the pandemic but also keeping in mind how the pandemic possibly impacted individual trust in different authorities. The respondents were asked to evaluate how much they trust the police, the business world, the legal system, NATO, their state parliament, researchers, journalists, the European parliament, the United Nations, Politicians, and banks and other financial institutions, on a scale of 0 to 10 (0= no trust at all, 10= complete trust).

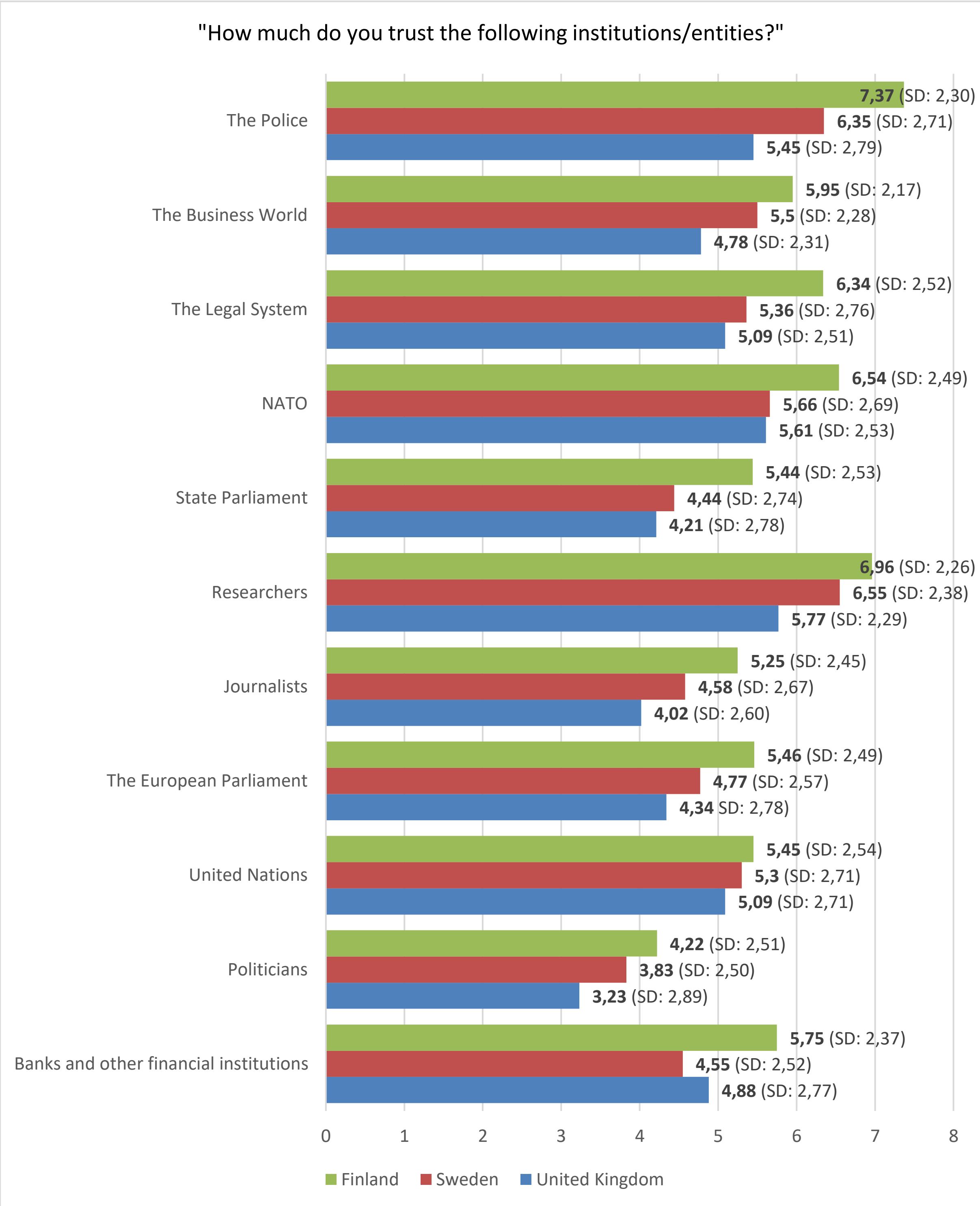

FIGURE 14 Trust in different entities by country (mean and standard deviation)

The overall results show that Finns were more inclined to trust the aforementioned institutions and entities than the respondents from Sweden or the UK. Out of all of the institutions and entities, apart from banks and financial institutions, the respondents from the UK displayed the least amount of trust. For banks and financial institutions, the Swedish respondents showcased the least amount of trust (mean 4,55), while in Finland it was (5,75) and in the UK it was (4,88).

The Finnish respondents showed higher trust in the police (mean 7,37) than the respondents from Sweden (6,35) and the UK (5,45). One possible reason behind the higher trust in the police in Finland is due to the long and comprehensive training Finnish police officers undergo, as the requirements are one of the highest in the world. The same can be noted in the level of trust Finns displayed towards the legal system (mean 6,34), which was also relatively higher than in Sweden (5,36) and the UK (5,09).

Out of all of the institutions and entities, politicians garnered the least amount of trust from each country. The Finnish respondents were the most inclined to trust politicians (mean 4,22), however this was the lowest trust score an entity received from Finland. Similar results can be noted from Sweden (3,83) and the UK (3,23). Finns were more inclined, however, to trust the state parliament than politicians (mean 5,44), while the Swedish respondents (4,44) and the respondents from the UK(4,21) displayed less trust. Particularly in light of the Russian invasion in Ukraine, the Finnish respondents expressed the highest amount of trust in NATO out of the three countries (mean 6,54). Respondent trust in NATO from Sweden (5,66) and the UK (5,61) were relatively similar.

Researchers seemed to fare relatively well in terms of trust, as the reported trust in them from all three countries was relatively high. Out of all of the institutions and entities, it seems that the respondents from the UK were most inclined to trust researchers (mean 5,77). Finnish (6,96) and Swedish (6,55) respondents were also reporting higher trust in researchers out of all the institutions and entities in the question. So much so, that out of the Swedish respondents, researchers also received the highest average trust.

The respondents were also asked how much they generally trust other people by utilizing the general trust scale utilized in various different research. The respondents were asked "*generally speaking, would you say that most people can be trusted or that you can't be too careful when dealing with people?*". The respondents could then submit their response on a scale of 0-10 (0= most people can be trusted, 10= you can't be too careful). Ergo, the higher result, the more distrust.

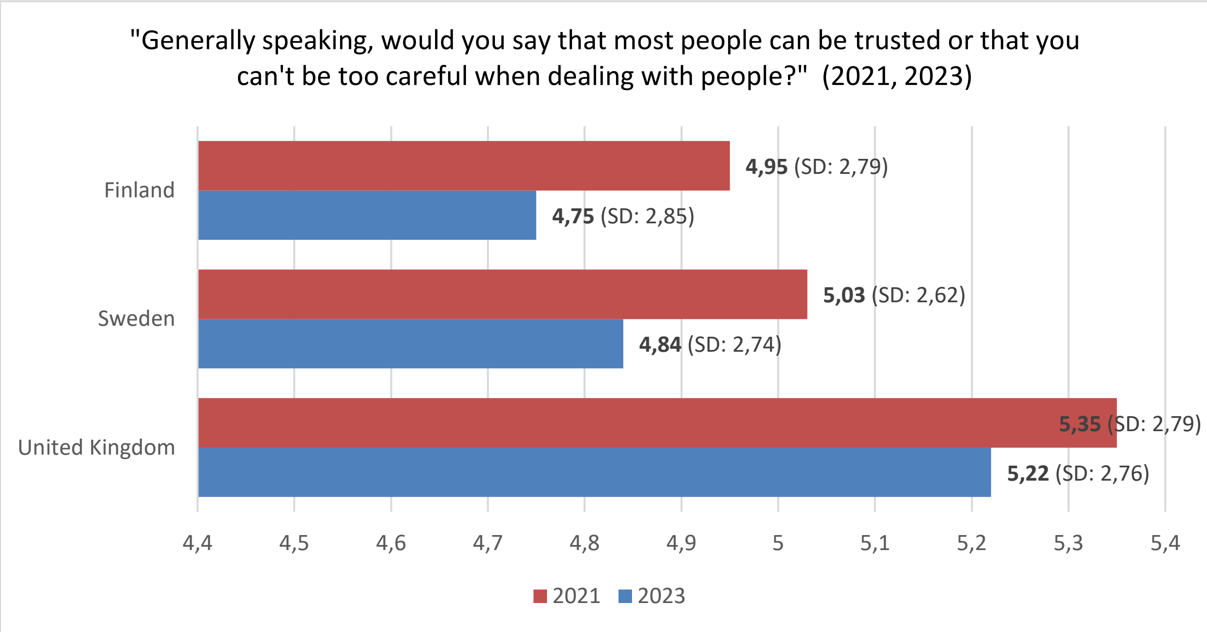

FIGURE 15 Generalized distrust by country (means and standard deviation)

The results showed that Finns were the most likely to be trusting of others (mean 4,75) out of the three countries, with Sweden ranking not far behind (4,84). The respondents from the UK showed the least inclination in trusting others (5,22).

Lastly, this chapter will show how satisfied participants from all three countries were in general. The respondents were asked to rate their general life satisfaction on a scale of 1-4 (1=not at all satisfied, 2= not very satisfied, 3= fairly satisfied, 5= very satisfied).

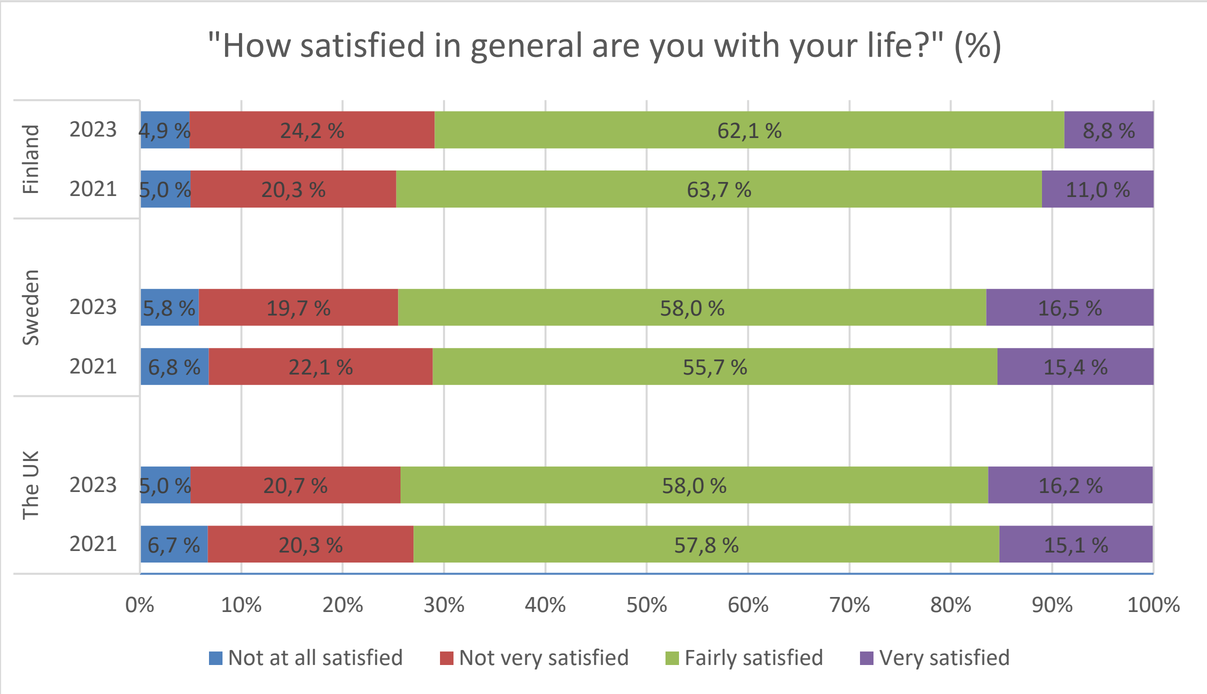

FIGURE 16 Life satisfaction by country

The results are interesting in the sense that out of the most satisfied group, Finns are less represented (9%) than the respondents from Sweden (17%) and the UK (16%). Meanwhile, Finns were more represented in the *not very satisfied* category (24%) than those from Sweden (20%) and the UK (21%). Still, in terms of the *fairly satisfied category*, Finns reported the highest at 62% while the corresponding results for Sweden and the UK were 58%. The differences between countries in terms of life satisfaction, however, are still relatively similar, despite the perceived differences in terms of the concerns measured or how trusting the respondents were towards various institutions or entities and other people. In contrast to the 2021 data, however, it was shown that life satisfaction among Finns had decreased since then, while in Sweden and the UK, life satisfaction had slightly increased (Wilska et al., 2021).

1.6 Pandemic restriction adequacy, pandemic impact, crises concerns, and trust among different Finnish population groups 2023

1.6.1 Pandemic restriction adequacy and pandemic impact among Finnish population groups

Results from the data show that on a general level, Finns from all age groups felt that the measures were, in hindsight, appropriate. However, the younger half of the respondents (ages 18-25, 26-35, and 36-45) were the most inclined to think that the restrictions were too strict. 44% of the respondents aged 18-25, 40% of the respondents aged 26-35, and 39% of the respondents aged 36-45 reported that they were either far too or slightly too strict. This is understandable in the sense that young people were less likely to contact a severe form of the virus while also having much of their important recreational activities limited. The results coincide with similar results found in 2020 and 2021 (Wilska et al., 2020; Wilska, et al., 2021).

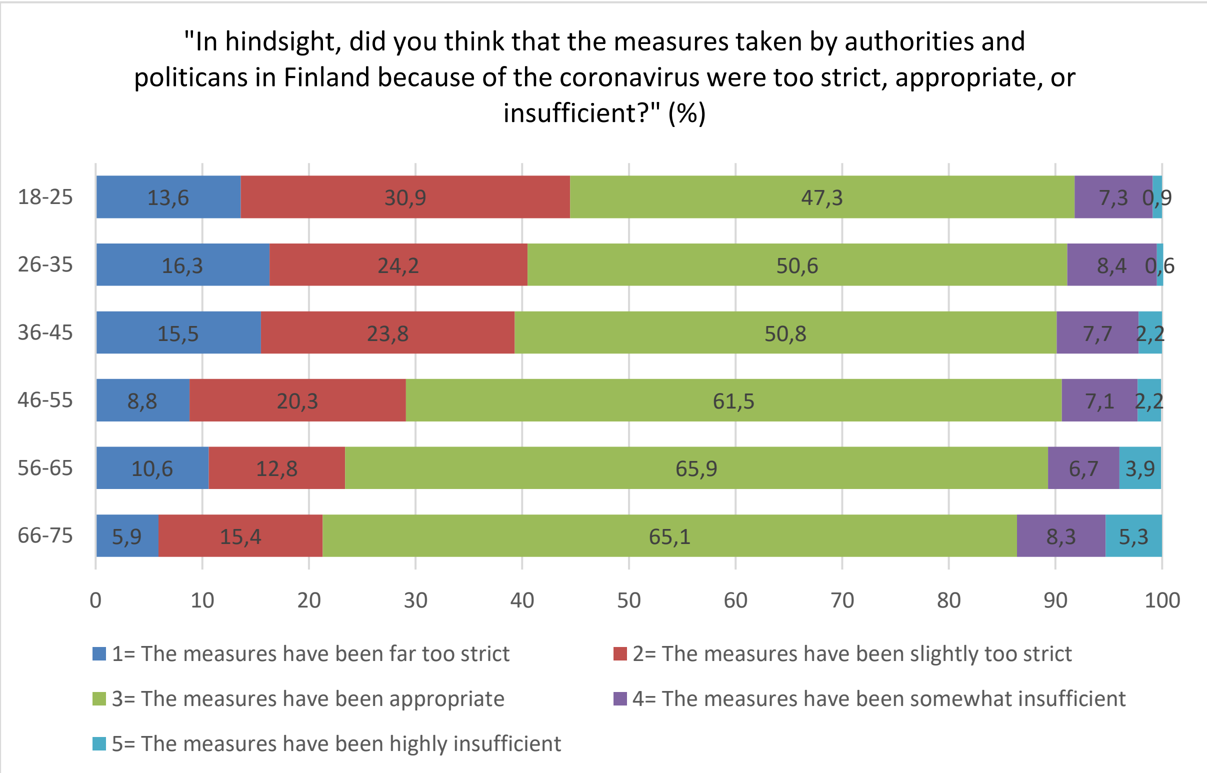

FIGURE 17 Opinions on the adequacy of restrictive measures amongst different age groups in Finland

As for the impact of the pandemic on one's physical health, the data revealed that surprisingly, the oldest age group (aged 66-75) felt that the pandemic was the least impactful on their health than younger age groups. One could speculate that this is due to older individuals taking more actions to prevent infection as the virus was deemed particularly risky for those of an older age. In fact, younger respondents were more likely to report that the pandemic was somewhat to quite impactful on their physical health, which could perhaps be explained not by the infection of the virus itself but the passivity on everyday life that the pandemic induced – therefore overall decreasing one's physical health.

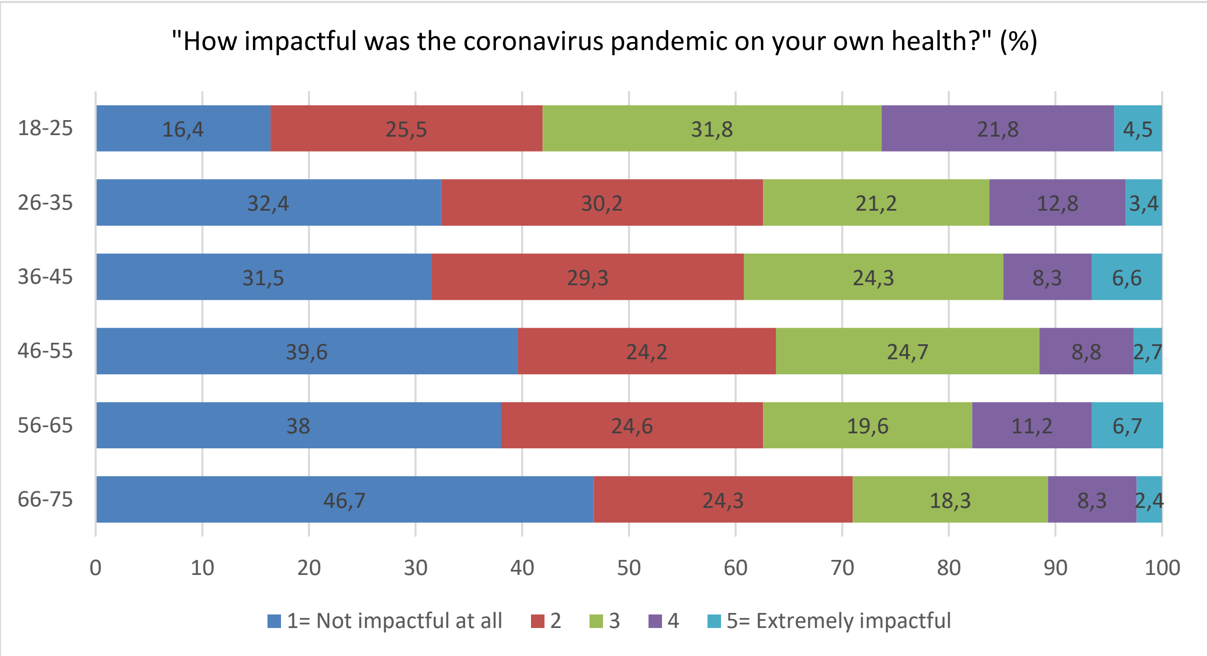

FIGURE 18 Impact of the coronavirus pandemic on one's own health amongst different Finnish age groups

Similar to the results found in 2021 (Wilska et al., 2021), the impact of the pandemic on the mental wellbeing of individuals was particularly pertinent among younger respondents. The data showed that almost half of the respondents aged 18-25 answered that the pandemic was either somewhat or extremely impactful on their mental wellbeing. One third of individuals aged 26-35 and 36-45 reported the same, while the same was for a fifth of the respondents aged 46-55. Almost a quarter of the respondents aged 56-65 and sixth of the respondents aged 66-75 responded that it was either somewhat or extremely impactful. As for gender differences in the impact of the pandemic on one's mental wellbeing, women were more likely to report that it was either somewhat or extremely impactful (31% for women, 22% for men). Finnish women were also more inclined to report that the pandemic had been impactful to the mental health of their loved ones than Finnish men. Impact on the physical health of a loved one, however, yielded no gender differences among the Finnish respondents.

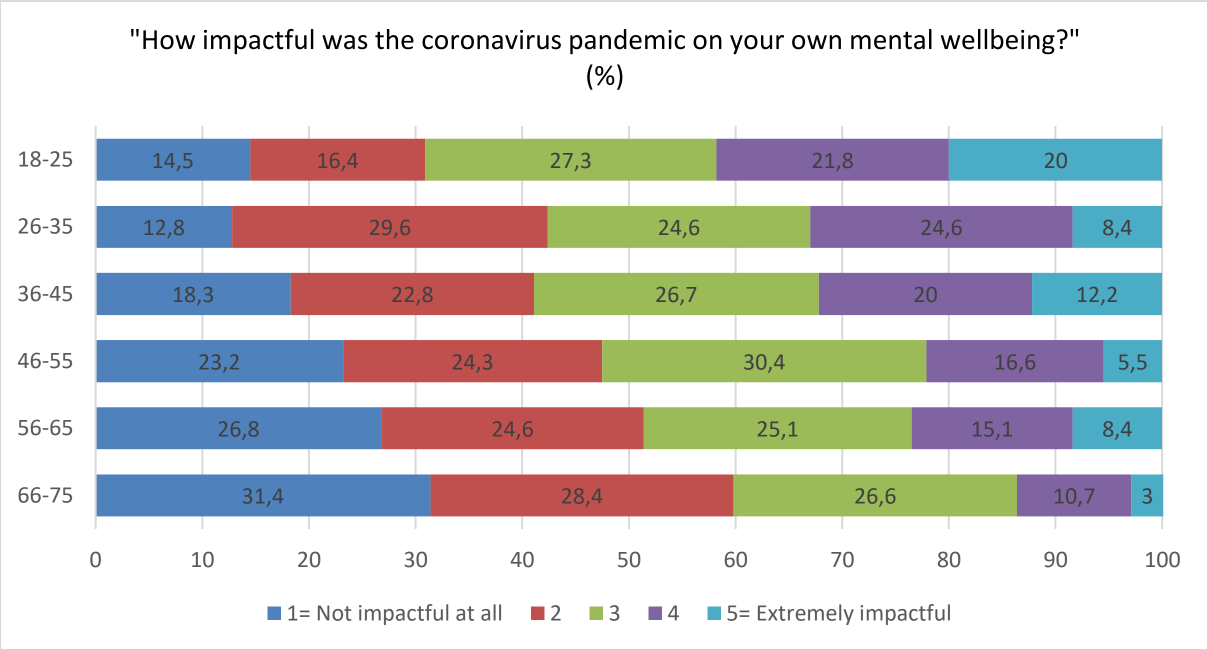

FIGURE 19 Impact of the coronavirus on one's own mental wellbeing amongst different Finnish age groups

1.6.2 The post-pandemic Finnish economy and the perceived threats to social issues and the economy in light of the Russian invasion in Ukraine.

In light of the Russian invasion in Ukraine and an overall increase in societal issues, it was deemed important to explore how respondents felt in terms of how impactful the coronavirus pandemic was on the rising social issues in society. According to the data, younger individuals were more inclined to believe that the pandemic was impactful on the rising social issues in society, with 45% of the respondents aged 18-25 stating it was either somewhat or extremely impactful. Similarly, 47% of the respondents aged 26-35 stated the same. Out of the older age groups, around 40% of the respondents aged 36-65, and 34% of the respondents aged 66-75 believed that the pandemic was either somewhat or extremely impactful on the rising social issues in society. Interestingly, women were far more likely to believe that the pandemic had been impactful on the rising social issues in society, with 48% of female respondents answering that it had either been somewhat or extremely impactful. Meanwhile, the corresponding result from male respondents was 33%.

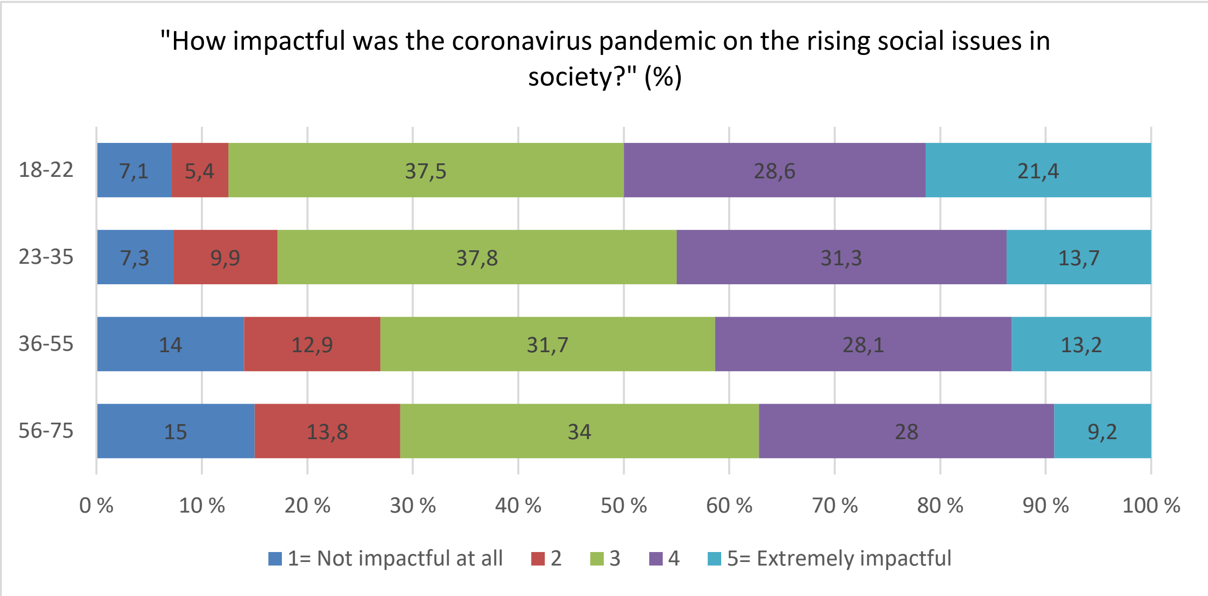

FIGURE 20 Impact of the coronavirus pandemic on the rising social issues in society amongst different Finnish age groups

In terms of how the pandemic impacted the Finnish economy, there was little difference in terms of gender among Finnish respondents, as both women and men were inclined to report that the pandemic had been either somewhat or extremely impactful to the Finnish economy (67% of women, 60% of men).

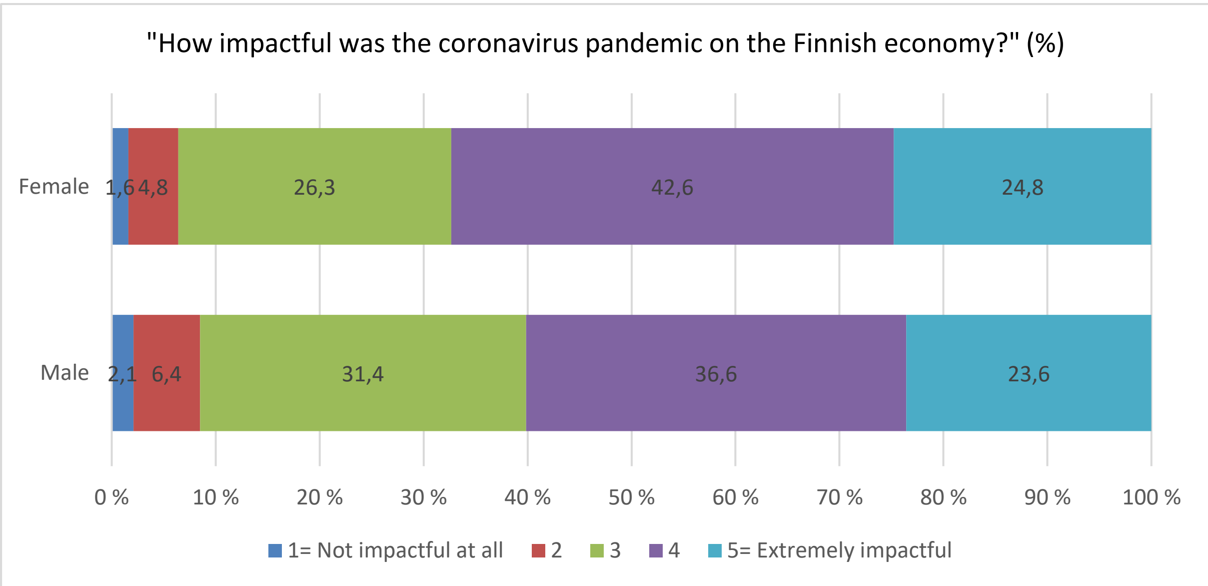

FIGURE 21 Impact of the coronavirus on the Finnish economy among Finnish men and women

On a more current note, both Finnish men and women showed unified results on how worried they were about the Russian invasion in Ukraine in terms of the national security of their own country. Women were more likely to express concern in this regard, with 41% of women stating that they wer either somehwat or extremely worried, while 30% of men stating the same.

As for the effects of the invasion on the availability of energy, Finnish women were also more likely to express concern than men. With 31% of women stating that they were either somewhat or extremely concerned, the corresponding results for men was 22%.

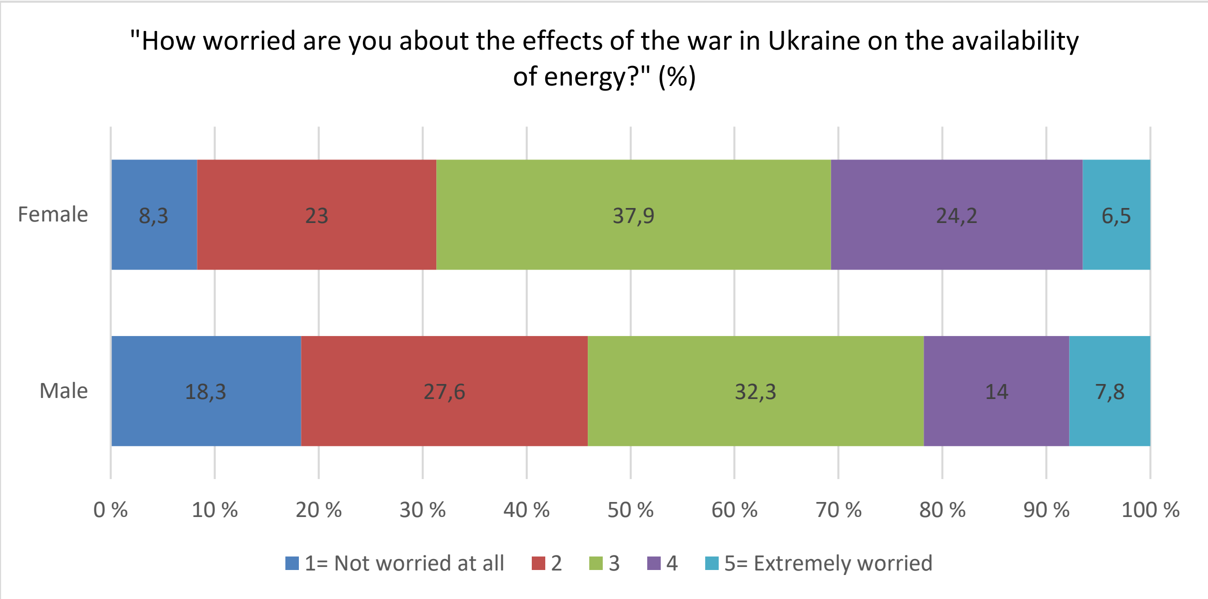

FIGURE 22 concerns regarding the availability of energy in light of the war in Ukraine among Finnish men and women

Concerns regarding the Russian invasion in Ukraine and its implications on individual feelings of security showed that women were slightly more likely to report feeling either somewhat or extremely worried (30%) than men (20%). As for the effects of the Russian invasion of Ukraine in terms of the rising prices of essential products, women were once again more inclined to express being either somewhat or extremely worried (80%) than men (67%). Similarly those in lower and middle income quintiles were more likely to express concern regarding the rising prices of essential products.

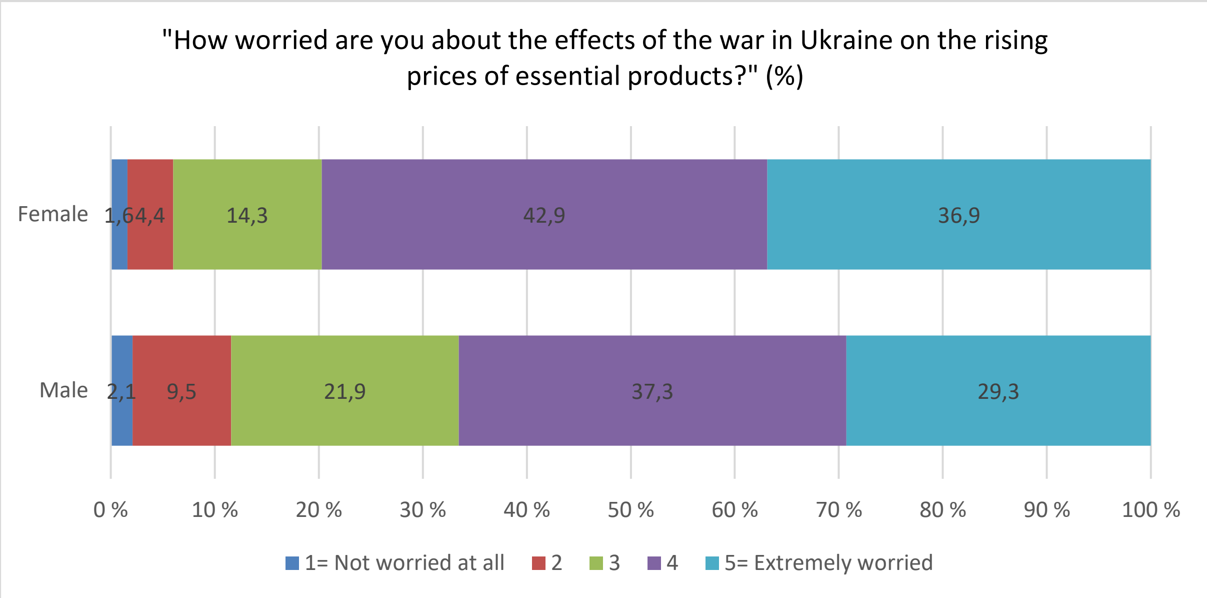

FIGURE 23 Concern regarding the rising prices of essential products in light of war in Ukraine among Finnish men and women

In terms of the rising social issues in society and in light of the Russian invasion in Ukraine, women were again more likely to express being either somewhat or extremely concerned (54%) than men (40%). Results in terms of how worried the respondents were about the effects of the war in Ukraine on the Finnish economy were relatively similar, with the those aged 56-65 showcasing the most concern (68% reporting feeling either somewhat or extremely concerned). Among all the other aged respondents, this level of concern was around two thirds believing that they were either somewhat or extremely concerned. As for gender, results were similar among women and men, with 66% of women and 59% of men stated that they were either somewhat or extremely worried.

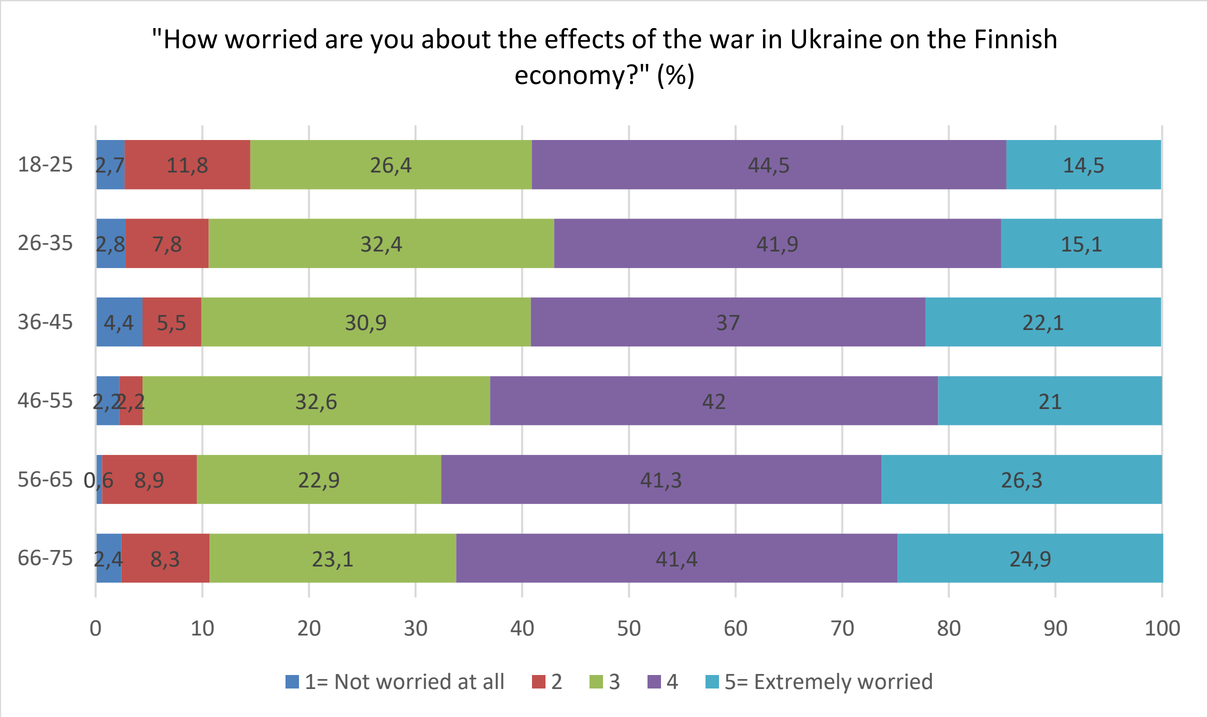

FIGURE 24 Concern over the effects of the war in Ukraine on the Finnish economy amongst different Finnish age groups

As for concerns regarding the increase of online disinformation in light of the invasion of Ukraine, the oldest age group was most likely to report feeling either somewhat or extremly concerned (65% of those aged 66-75). Among those aged 56-65 and 46-55, over half stated the same. Similarly, nearly half of those aged 36-45 and 26-35 concurred. The youngest age group was also slightly more inclined to express being either somewhat or extremely concerened, with over half of the respondents aged 18-25 stating so. As for cybersecurity in light of the Russian invasion of Ukraine, older aged individuals were slightly more likely to state that they were either somewhat or extremely worried, with two thirds of the respondents aged 56-75 stating so. Out of the younger age groups, less than half of the respondents aged 26-45 were either somewhat or extremely worried.

In light of concerns regarding the effects of the war in Ukraine on the global economy, older age groups showed to be more inclined to say that they were either somewhat or extremely worried than younger age groups. However, concerns were highly prevalent in all age groups. Out of the respondents aged 66-75,56-65, and 46-55,about two thirds expressed substantial worry. Out of the younger age groups, slightly over half of the respondents aged 36-45, and 26-35, and slightly under half of the respondents aged 18-25 stated that they were either somewhat or extremely concerned. Gender differences in terms of concerns about the global economy were similar, as 62%

of women and 55% of men stated that they were either somewhat or extremely concerned.

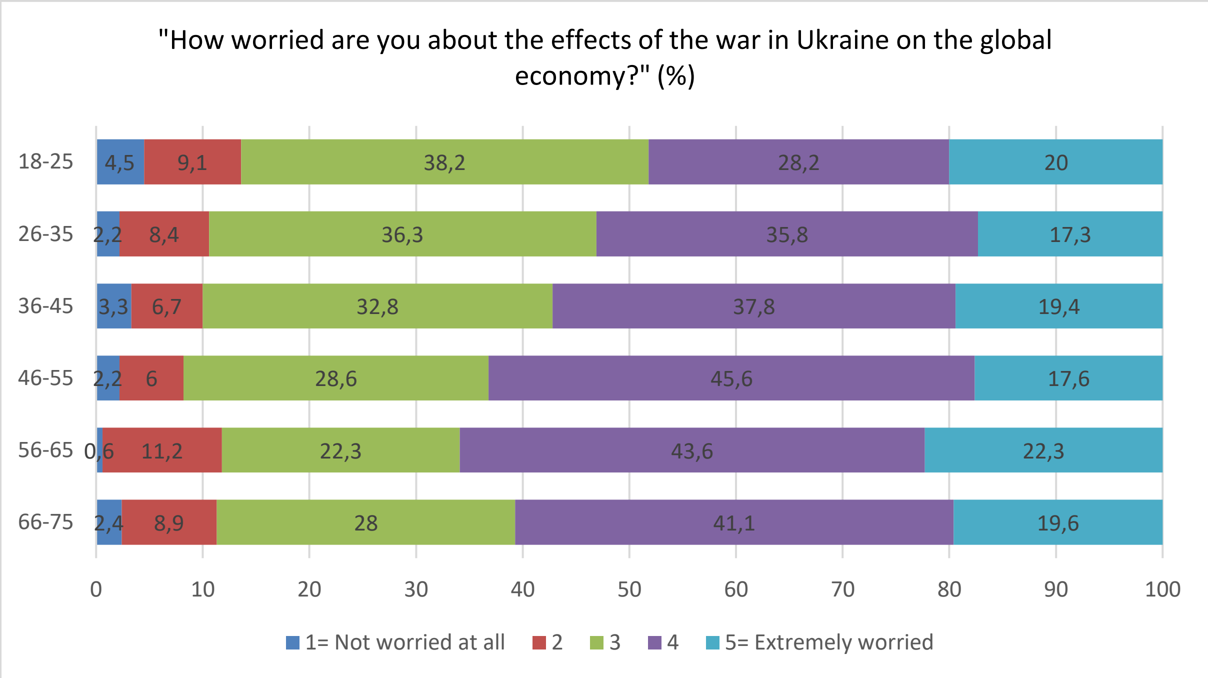

FIGURE 25 Concern over the effects of the war in Ukraine on the global economy amongst different Finnish age groups

As for experienced loneliness from the past year, the oldest age group seemed to have fared the best, with only some 20% stating that they had felt lonely often. Meanwhile, the youngest age group seemed to have experienced the most loneliness, with nearly 62% of individuals aged 18-25 reporting to have felt lonely often. Throughout the ages 26-65, those reporting to have felt lonely often decreased with age, however the leap between those aged 56-65 stating that they felt lonely often (40%) and those aged 66-75 (20%) was notably quite stark.

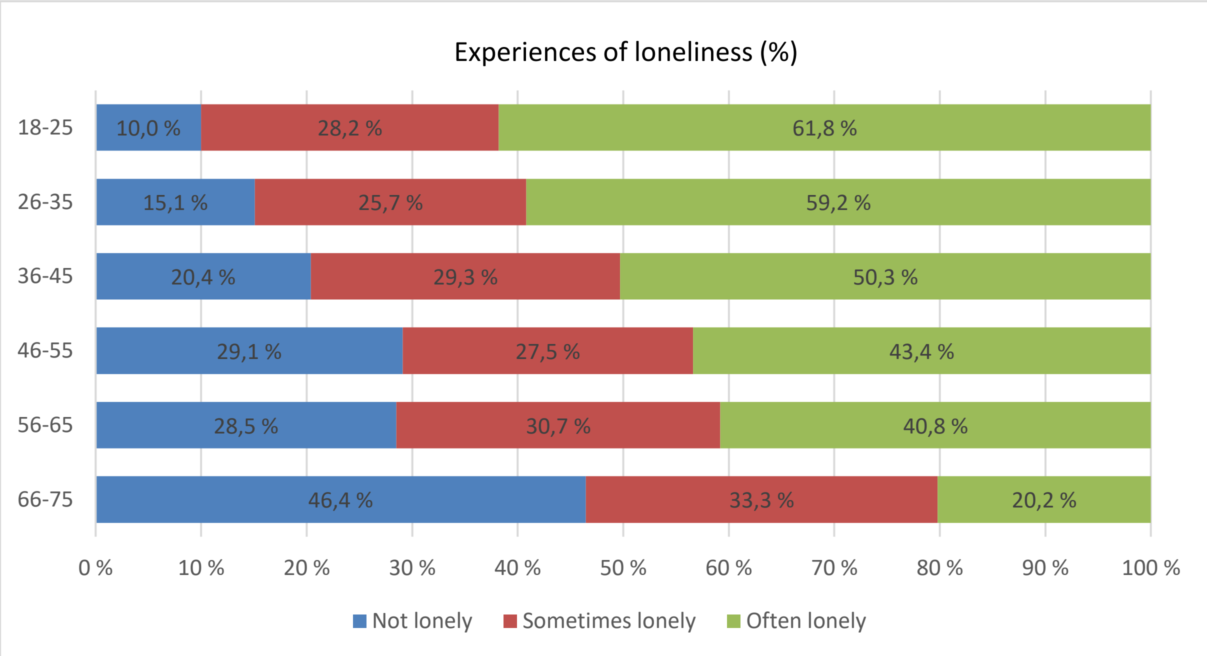

FIGURE 26 Experienced loneliness amongst the Finnish respondents by age group

Results showed that in terms of trust in various entities/institutions, age was statistically significant in terms of trust in the police, the business world, NATO, the United Nations, and politicians. Both younger (18-25) and older (66-75) were most inclined to express trust towards the police. As for trust in the business world, the youngest group (18-25) was most inclined to express trust. Meanwhile, the oldest group (66-75) expressed the most trust towards NATO. The United Nations enjoyed the most trust from once again from the youngest group (18-25), with similar results being seen in terms of trust towards politicians. However, out of all the institutions/entities, politicians had the overall least amount of trust expressed towards them.

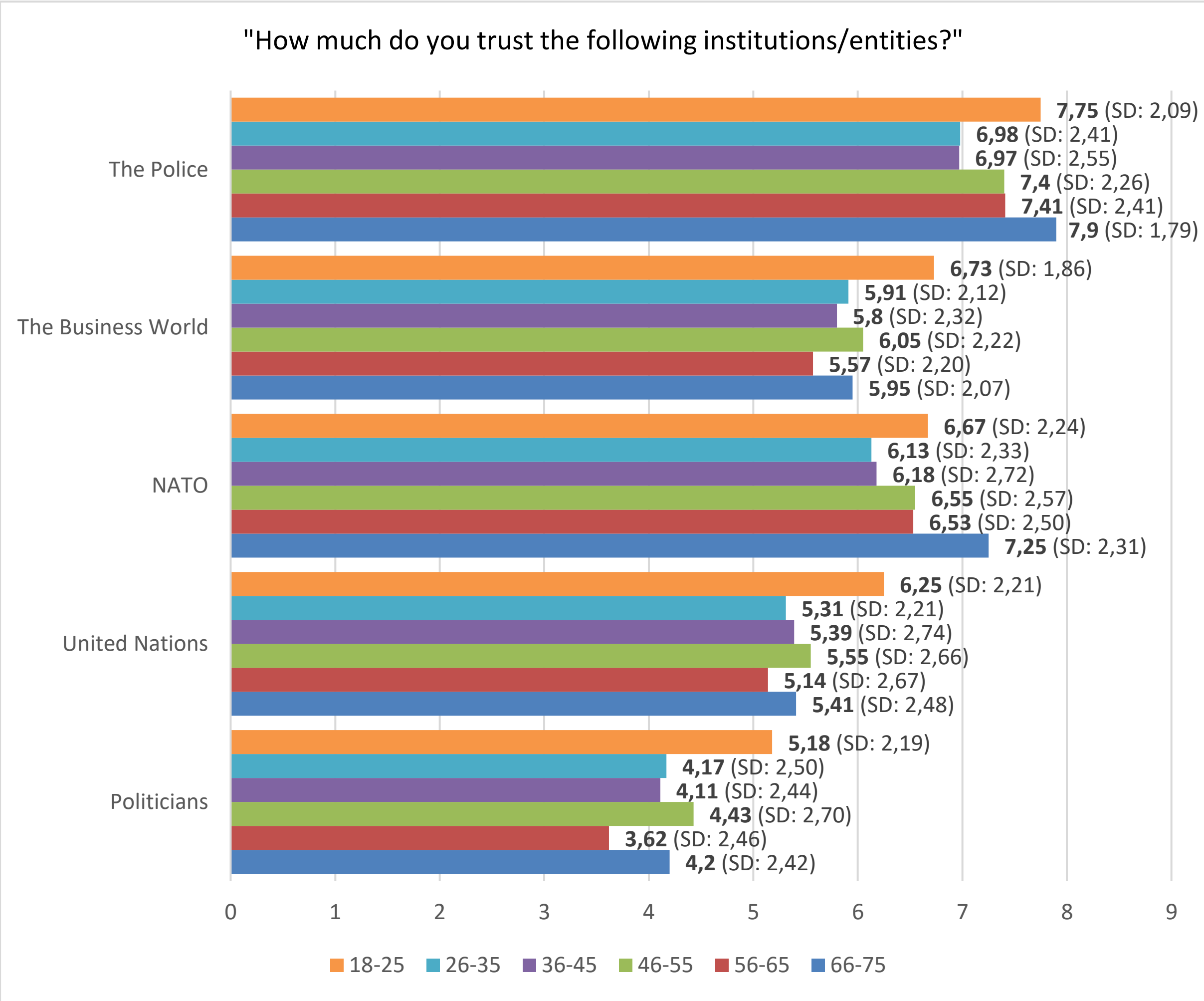

FIGURE 27 Trust in different entities/institutions in different age groups in Finland

In regard to trust in entities and gender, significant findings were found between gender and the police, researchers, journalists, the European parliament, the United Nations, and banks and financial institutions. Out of all the mentioned institutions/entities, women were generally more trusting than men. Both women and men expressed the most trust towards the police, while journalists favored poorly amongst both genders

As earlier described in this chapter, the question regarding generalized distrust utilized a scale commonly used in various different research, with the respondentsbeing able to submit their response on a scale of 0-10 (0= most people can be trusted, 10= you can't be too careful). Therefore, the higher the score, the more distrust. Results showed that women were more likely to report scepticism towards other people (*M*= 4,99, SD: 2,94) than men (*M*= 4,51, SD: 2,74).

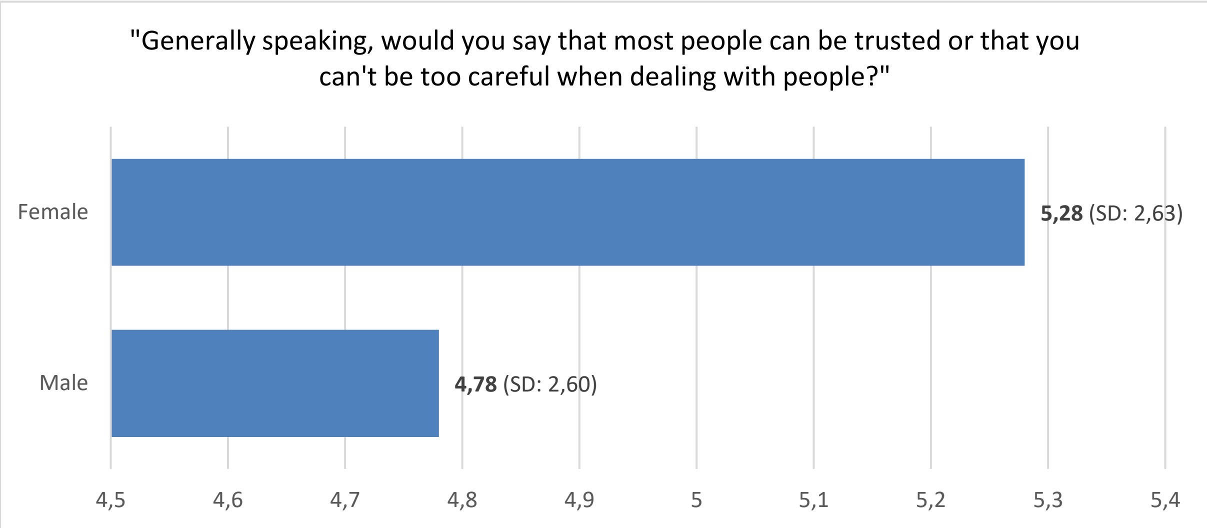

FIGURE 28 Generalized distrust amongst Finnish men and women

2 THE IMPACT OF THE CRISES ON THE PRIVATE ECONOMY AND CONSUMPTION

2.1 The perceived impact of the crises on the economy, income, and careers in Finland, Sweden, and the United Kingdom

During the pandemic, many people in Finland, Sweden, and the UK were worried about their incomes, careers, and studies (Wilska et al., 2021). When asked about these issues after the pandemic in 2023, over a third of the respondents from the UK reported that the pandemic had a lot of impact on their incomes. The Finnish respondents reported the least impact on their incomes, and up to 60% or the respondents thought that the pandemic did not have any effect or only very little on their incomes, and only 20% perceived the pandemic as impactful (4 or 5 on the scale) regarding their incomes. The perceived impact on the incomes in Sweden was between the impacts in Finland and the UK. In Sweden, one fourth of the respondents regarded the pandemic as impactful on their incomes, and slightly over half of the respondents thought that the pandemic had little impact or no impact at all on their income levels.

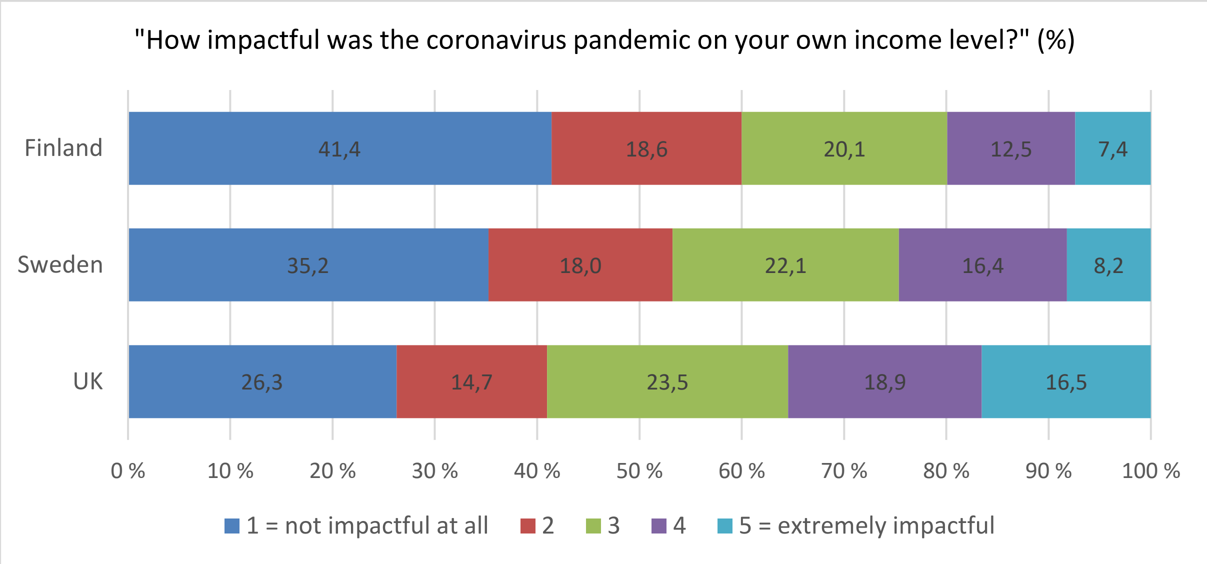

FIGURE 29 The pereceived impact of the pandemic on income levels in Finland, Sweden, and the UK

The perceived impact of the pandemic on one's own career was also rather small in all countries. In Finland and Sweden, about half of the respondents thought that the pandemic had no impact on their career or studies. In the UK, only one third of the respondents perceived the pandemic as not impactful at all. Conversely, a third of the respondents regarded the pandemic as impactful on their career or studies. These results correspond with the worry about the pandemic on career or studies during the pandemic in the survey of 2021. In Finland and Sweden, the concern was rather small, whereas in the UK the respondents were clearly more concerned (Wilska et al. 2021, 40).

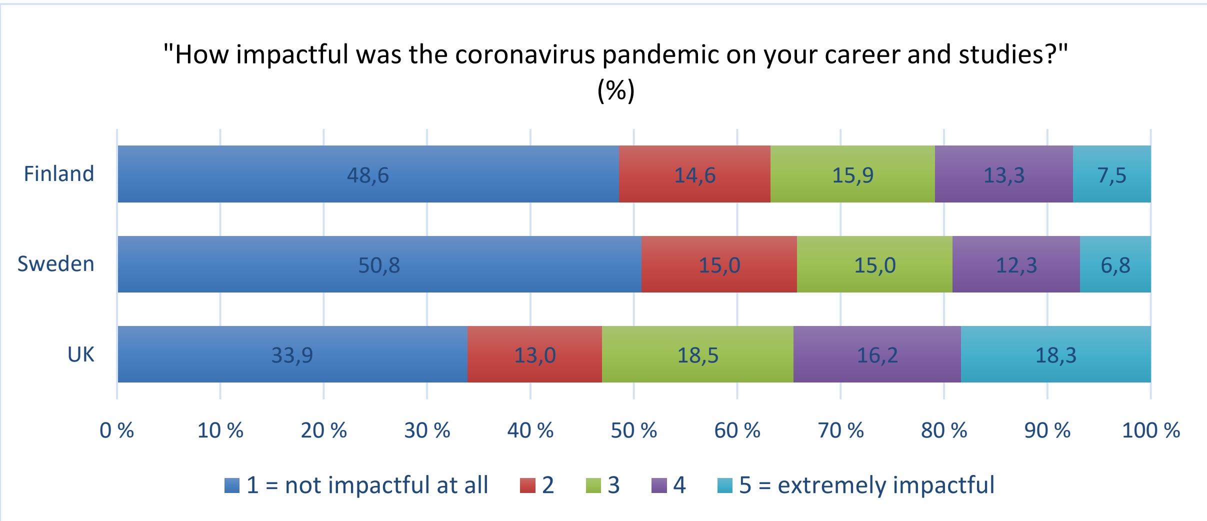

FIGURE 30 The perceived impact of the pandemic on career or studies in Finland, Sweden, and the UK

In 2023, the respondents' current financial situation was evaluated as the lowest in Finland, when compared to Sweden and the UK. In all countries, the percentages of those who regarded their financial situation as very good had diminished somewhat between 2021 and 2023. However, the percentages of those who regarded their financial situation as bad, remained rather stable in Sweden and the UK, whereas in Finland this percentage rose 13 %-units. In 2023, 39% of the Finnish respondents thought that their financial situation was poor or extremely poor.

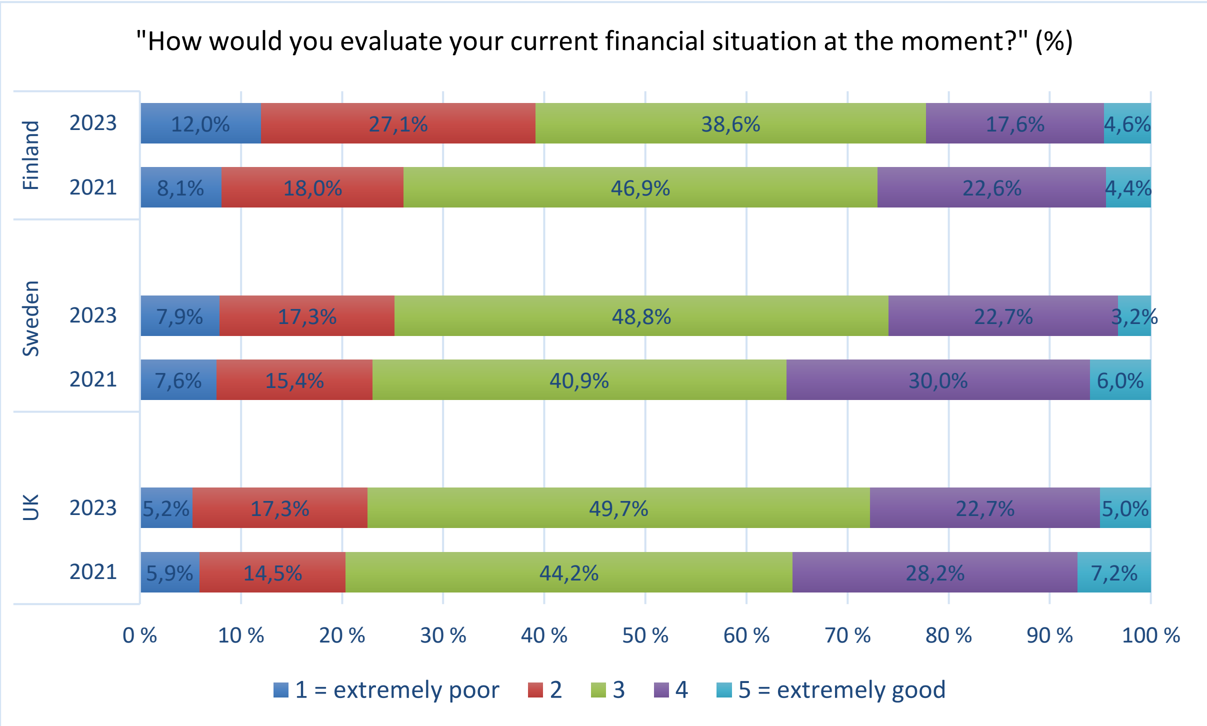

FIGURE 31 The perceived financial situation in Finland, Sweden, and the UK in 2021 and 2023

However, the perceptions of the development of their own incomes in the future was rather similar in all countries. The share of those who thought that their income development will be good in the future was around one fourth, and the share of those who predicted that their income will develop poorly was around one third in all the countries. In terms of the development of the national economy, the UK respondents were slightly more optimistic than the Finns or Swedes. One fourth of the the respondents in the UK believed that the national economy will develop well or very well, whereas in Finland and Sweden only about 13-14% believed so. However, more respondents were pessimistic than optimistic: in all countries around 40% of the respondents believed that the economic development will be poor or very poor.

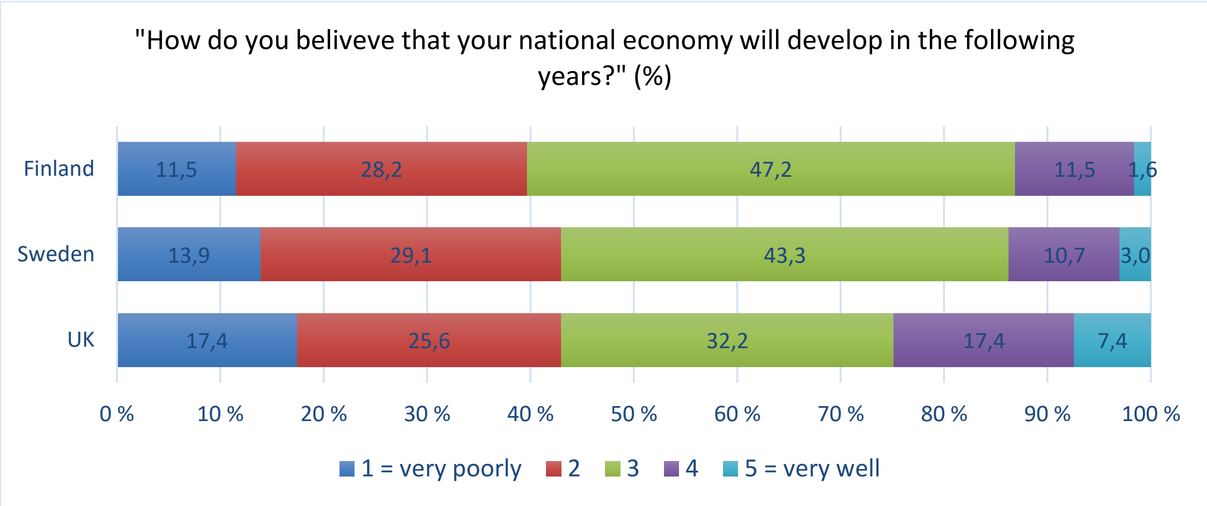

FIGURE 32 Expectations of the development of the national economy in Finland, Sweden, and the UK

2.2 Consumer behavior after the pandemic in Finland, Sweden, and the UK

2.2.1 General consumer behavior

During the pandemic, people consumed less than before the pandemic, because of lockdowns and restrictions. In that time, many consumers thought that their consumption level will permanently decrease (Wilska et al., 2020; 2021). Interestingly, when asked in this survey, only 25% of Finns, and less than 20% of Swedes, but as many as 42% of Britons agreed that they had resumed their consumption to at least the same levels than before the pandemic. In the light of the statistics, consumption was resumed to the same level as before the pandemic in Sweden and Finland by the first quarter of the year 2022. The Ukrainian war, energy crises, and inflation have forced Scandinavian consumers to lower their consumption again, though (SCB, 2022; Kuusisto & Virtanen, 2022). However, in the UK, the consumption levels did not resume to the same level as before the pandemic (ONS, 2023). It is possible that the UK respondents thought their consumption had resumed to the pre-pandemic level, because the decline of consumption was very significant during the pandemic, since the lockdown in the UK was much stricter than in Finland and Sweden and most stores and workplaces were closed for a long time.

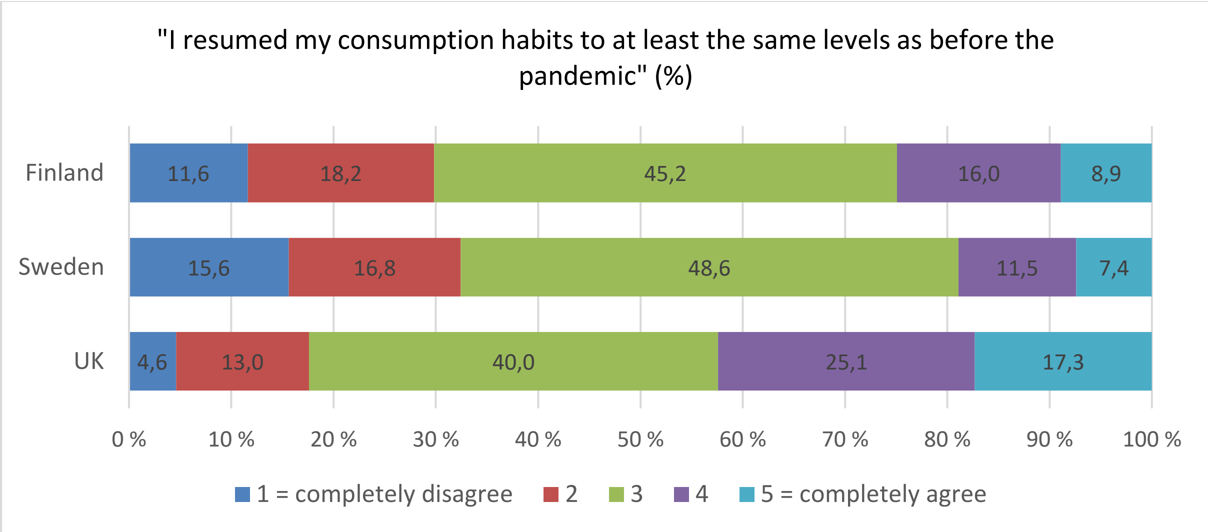

FIGURE 33 Perceptions of resuming consumption levels after the pandemic in Finland, Sweden, and the UK

In 2021, during the pandemic, about 25-30% of the consumers in all countries predicted that they will travel abroad as soon as it is possible again (Wilska et al., 2021, 48). The current survey shows that in the UK, 30% of the respondents having done so. In Sweden, about 25% and in Finland, 22% reported having travelled abroad as soon as it was possible. However, a majority of respondents had not done that. Particularly in Finland, up to two thirds of the respondents claimed that they had not travelled soon after the pandemic (1 or 2 on the scale).

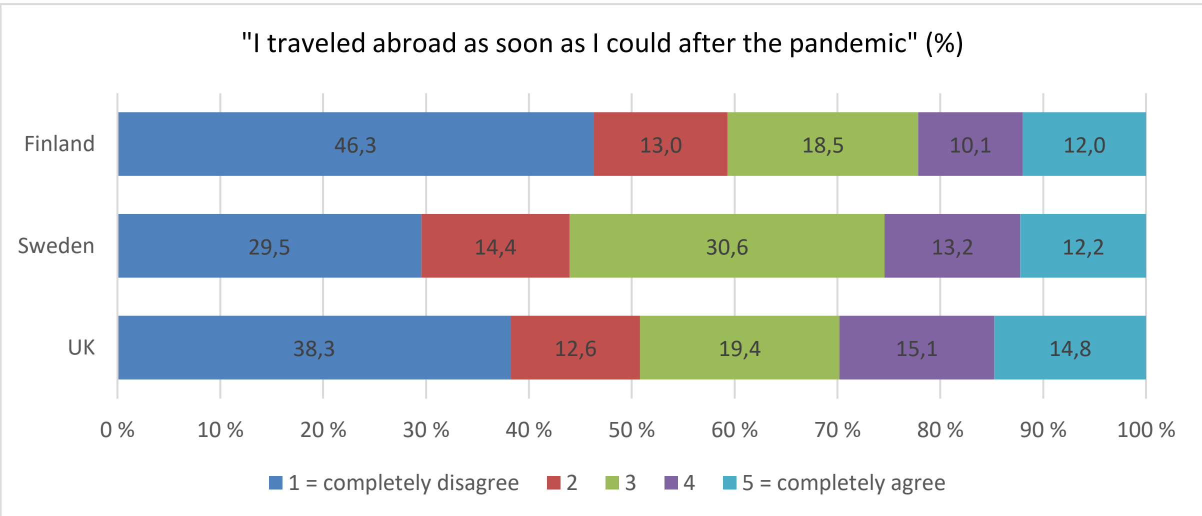

FIGURE 34 Perceptions of traveling abroad soon after the pandemic in Finland, Sweden, and the UK

When asked about the effects of inflation and economic crises on individual consumption, there were no significant differences between countries. About a half of the consumers in all three countries stated that they consumed less because of the crises. In all countries, only about one fifth thought that the economic crises did not particularly affect their consumption levels, which suggests that the crises had a high impact on private consumption.

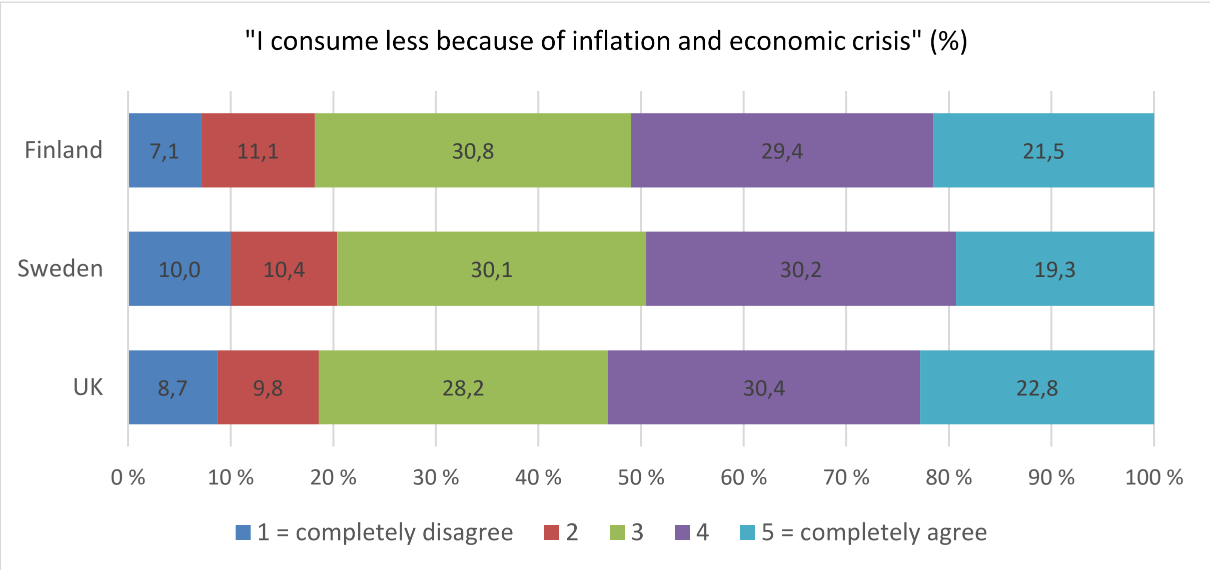

FIGURE 35 Perceptions of the impact of inflation and economic crisis on consumption level in Finland, Sweden, and the UK

For the anticipation of crises, such as power outages, the Finnish and Swedish respondentshad purchased slightly more often home reserves than the respondents in the UK. About one third of the Nordic respondents had bought a home reserve at least to some extent. The Britons were less well-prepared than the Finns and Swedes, as slightly less than a half of the respondents in the UK had not purchased a home reserve at all. It is likely that the geographical location of the Nordic countries near Russia makes consumers more aware of the risks and therefore more prone to prepare for extraordinary situations.

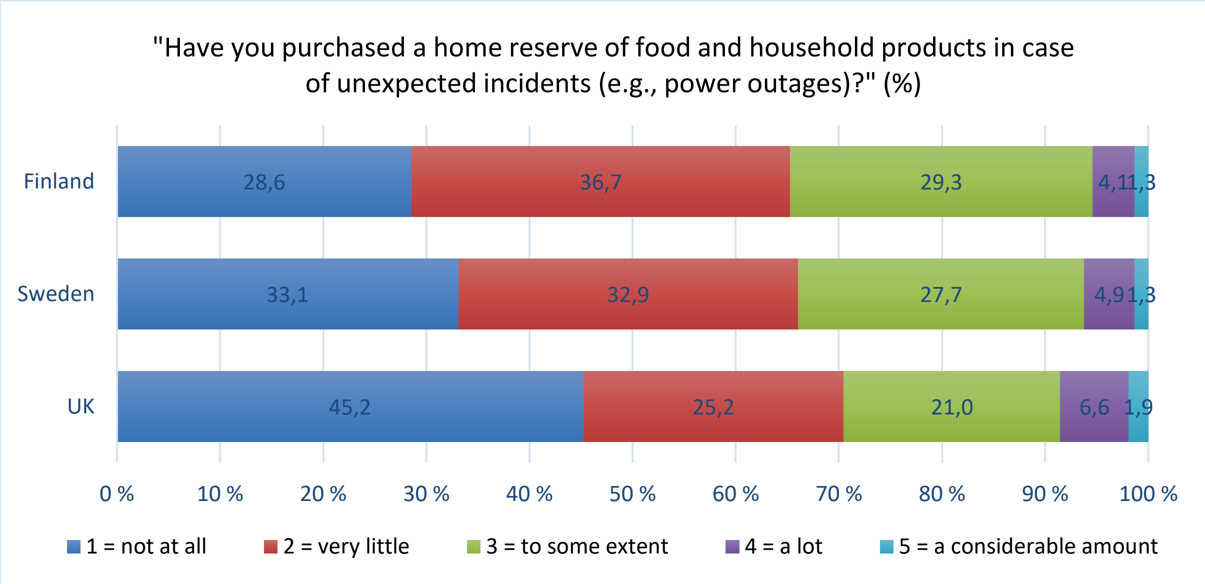

FIGURE 36 Purchases of home reserve in Finland, Sweden, and the UK

2.2.2. Online and offline consumption

During the pandemic, most consumers increased purchasing goods and services online. In the current study, the percentages of those who claimed to shop online more than before the pandemic, decreased somewhat compared to the year 2021 in all countries. The percentage of those who report still doing more online purchases than before the pandemic was clearly highest in the UK (41%) and lowest in Finland (23%). The pandemic-related restrictions had been the strictest in the UK, which probably explains the high number of online purchases. However, online shopping was more common in the UK than in Finland and Sweden even before the pandemic.

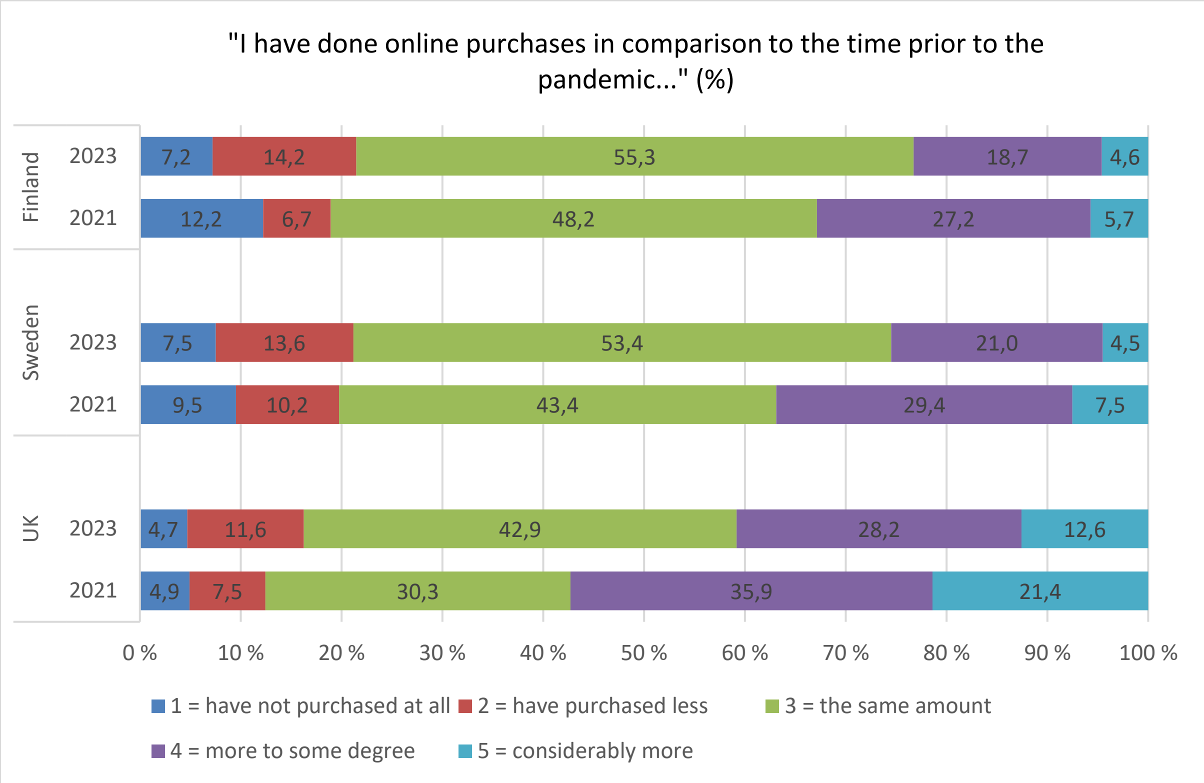

FIGURE 37 Online purchases compared to the time prior to the pandemic in Finland, Sweden, and the UK

During the pandemic, a high number of consumers also reported that they missed physical retail stores and that they will particularly favour those after the pandemic. Especially a high share of the respondents (48%) thought so, which was probably also due to the strict lockdown in the UK that forced most stores to remain closed (Wilska et al. 2021, 47). However, the current survey did not reveal significant differences in favouring physical retail shops between the UK, Sweden and Finland. In Finland and the UK, about one third, and in Sweden about one fourth of consumers reported that they particularly favoured physical retail shops.

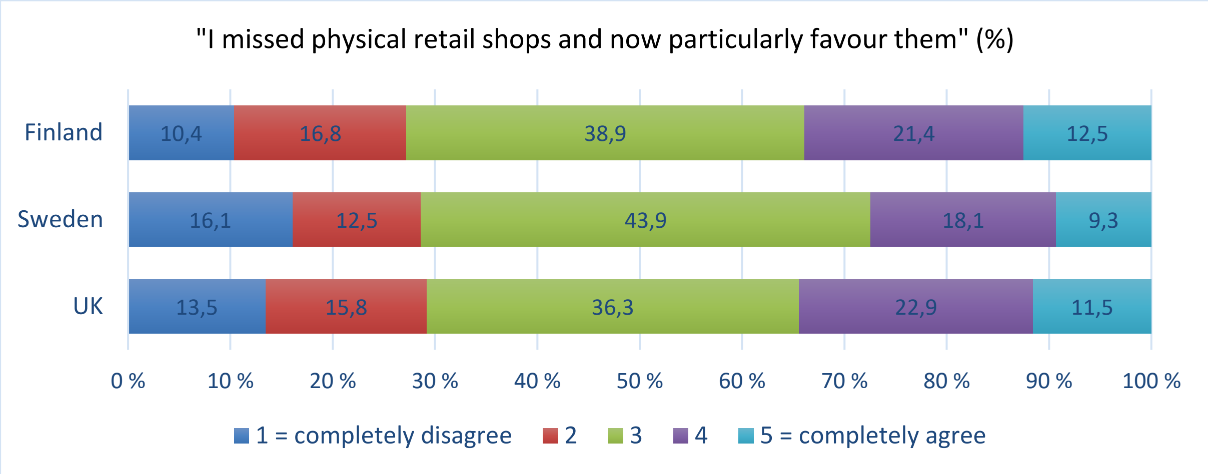

FIGURE 38 Favouring physical retail shops in Finland, Sweden, and the UK

During the pandemic, many consumers stated that they favoured local shops and services, since many people worked at home. In 2021, almost half of the British respondents predicted that they will continue favouring local services even after the pandemic (Wilska et al., 2021, 47). However, according to the current study, only one third of the respondents in the UK reported utilizing local shops and services more than before. In Finland, the percentage of such respondents was about the same, whereas in Sweden the precentage was a bit lower (26%).

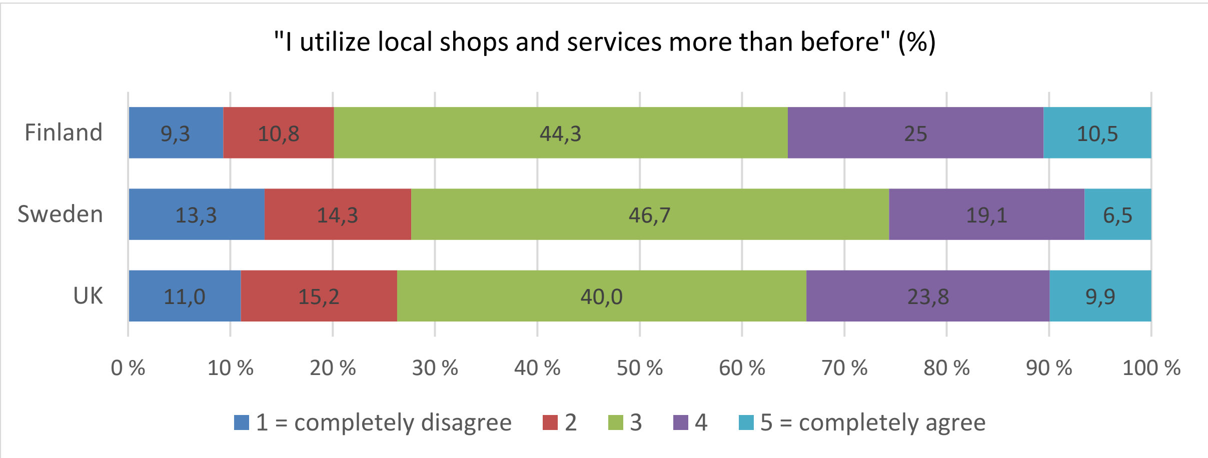

FIGURE 39 Utilizing local shops and services in Finland, Sweden, and the UK

2.3 The impact of the crises on the economy and consumption on different population groups in Finland 2023

2.3.1 Impact on income, career, and studies

In Finland, the pandemic impacted the incomes of young age groups clearly more than the incomes of older people. In the oldest age categories, the pandemic had only little impact on incomes. This is most likely due the travel and service sector being closed, or only partially open during the lockdowns and restrictions, as these industries typically employ younger people.

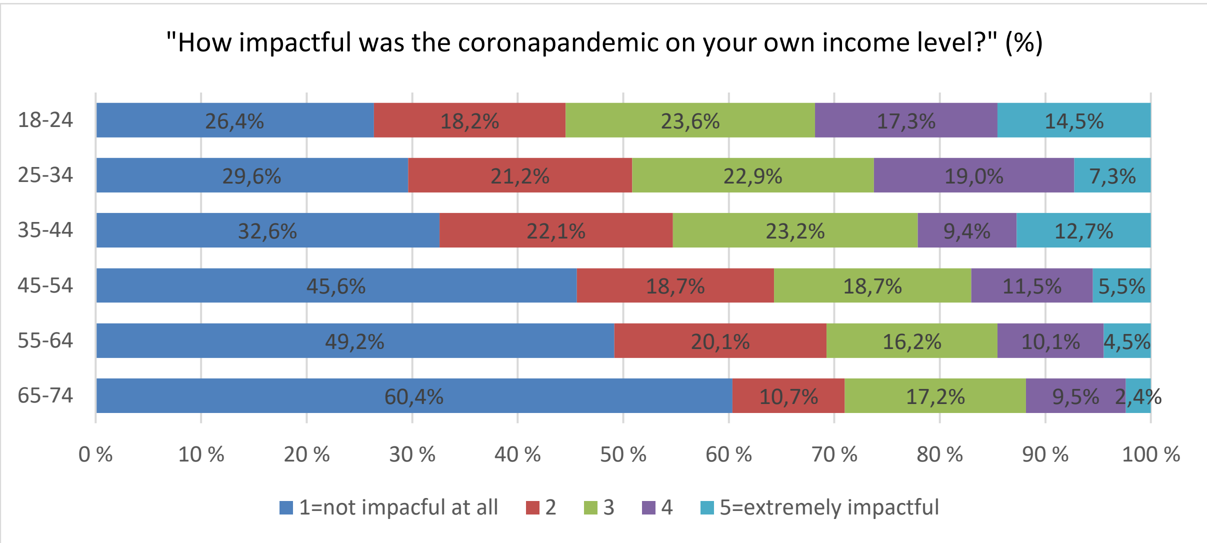

FIGURE 40 Perceived impact of the pandemic on the income levels of different age groups in Finland

The pandemic also affected young people's career and studies much more than it did for other age groups. Over a half of the age group 18-24 reported that their careers or studies were impacted a lot. For many young people, studying and graduating was difficult during the pandemic. Also, career movements and changing jobs were more difficult. For other age groups, the impact on careers was much smaller, and for the oldest age groups the impact was minimal.

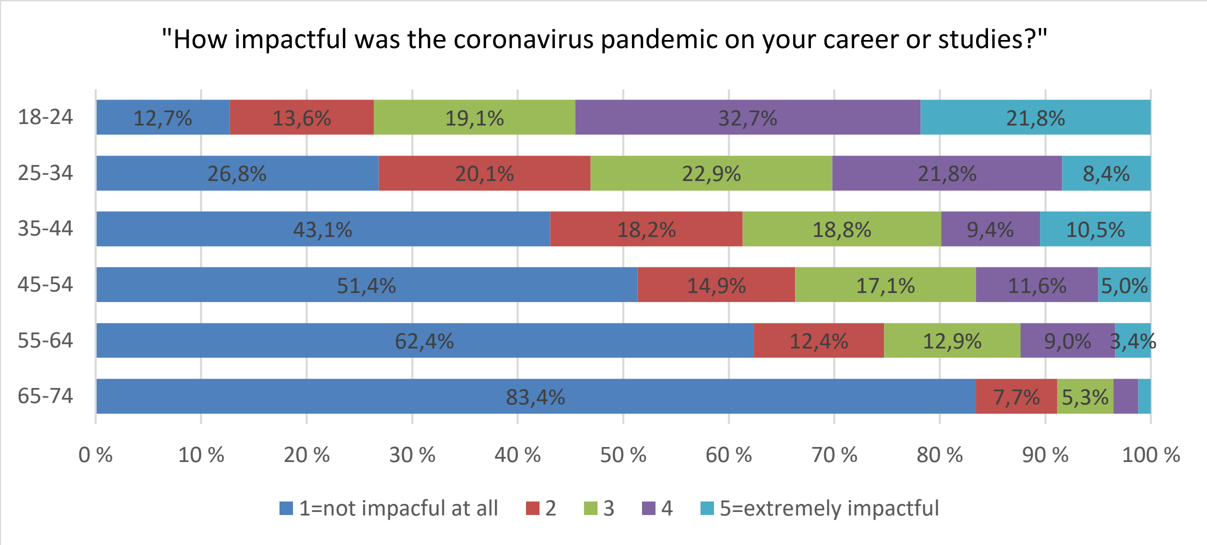

FIGURE 41 Perceived impact of the pandemic on the careers or studies of different age groups in Finland

Despite the high impact of the pandemic on young people's incomes and careers, their expectations of their income development in the future were much brighter than the expectations of other age groups. Two thirds of the 18-24 -year-olds and 40% of the 25-34-year-olds believed that their economy would develop well in the following years. The most pessimistic were respondents in the age groups between ages 35-64. About one third of them thought that their own economy will develop poorly in the following years.

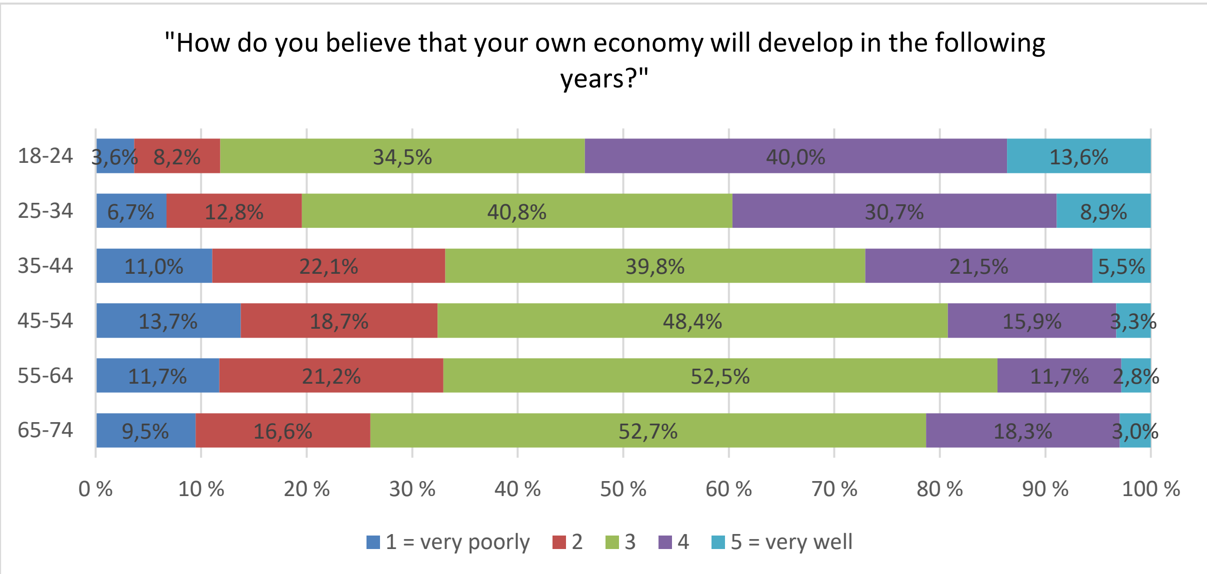

FIGURE 42 Perceived development of own economy in different age groups in Finland

High income was also related to good economic expectations. In the highest income quintile, 43% of the respondents believed that their economy would develop well. In the lowest income quintile, only one fifth of the respondents expected that. Conversely, almost 40% of the respondents in the two lowest quintiles believed that their economy would develop poorly in the future. In the highest income quintile, only 10% of the respondents believed so.

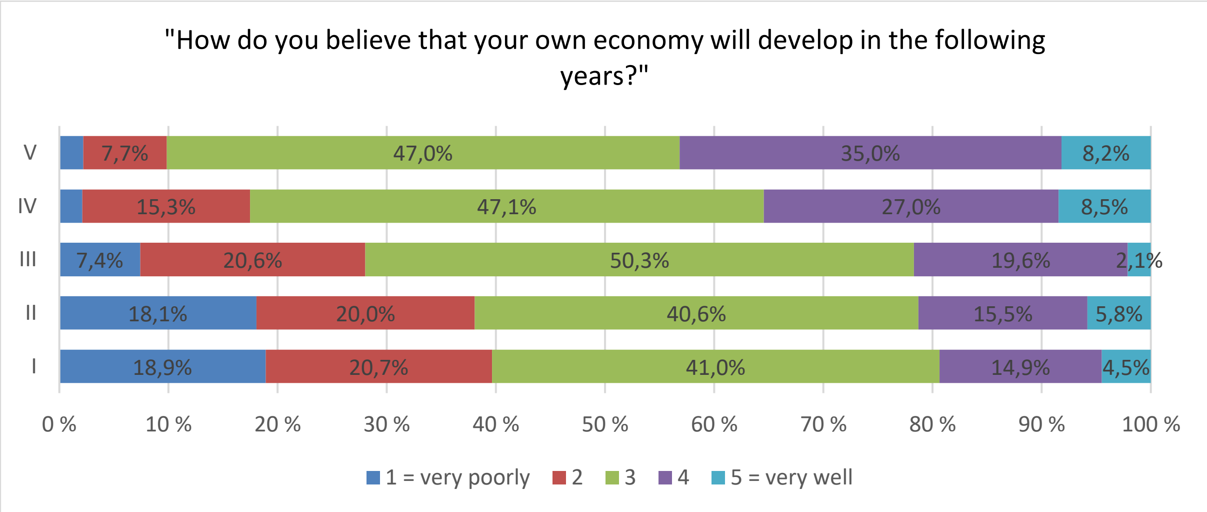

FIGURE 43 Perceived development of own economy in different income quintiles in Finland.

2.3.2 The impact of the pandemic on consumption

There were not many significant differences between population groups in the consumption habits of Finnish respondents after the pandemic. In general, the younger respondents and men were more eager to resume their consumption to at least the same level as before the pandemic than women and middle-aged and older age groups. Young people reported that after the pandemic, they traveled abroad sooner than the middle-aged respondents did. However, many older middle-aged and older respondents also reported that they had traveled abroad as soon as possible. On the other hand, the percentage of those who did not travel, increased with age, which indicates that older people are polarized in their travel habits. Interestingly, in the pandemic-time survey in 2021, there was a similar division. Many older people reported that they will travel abroad as soon as possible after the pandemic, but a high share reported that they will not do so, respectively (Wilska et al., 2021, 54).

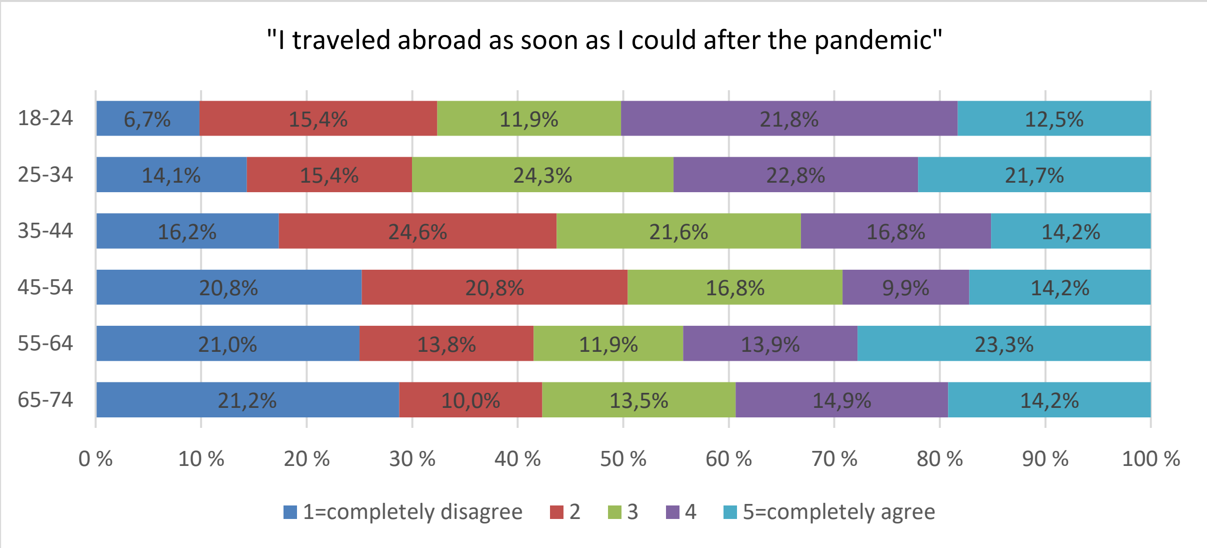

FIGURE 44 Traveling abroad soon after the pandemic in different age groups in Finland.

Also, the respondents with higher incomes reported traveling abroad soon after the pandemic. In general, a higher share of consumers in upper income quintiles reported that they had resumed their consumption habits after the pandemic than the consumers in lower income quintiles did. In the lowest income quintile, about 40% of the respondents reported that they had not resumed their consumption to the same levels as before the pandemic (1 and 2 on the scale). This suggests that individuals with higher incomes are less vulnerable to global crises, since they have better chances to save money for a rainy day. They are also less likely to be affected by rising living costs due to inflation and high interest rates.

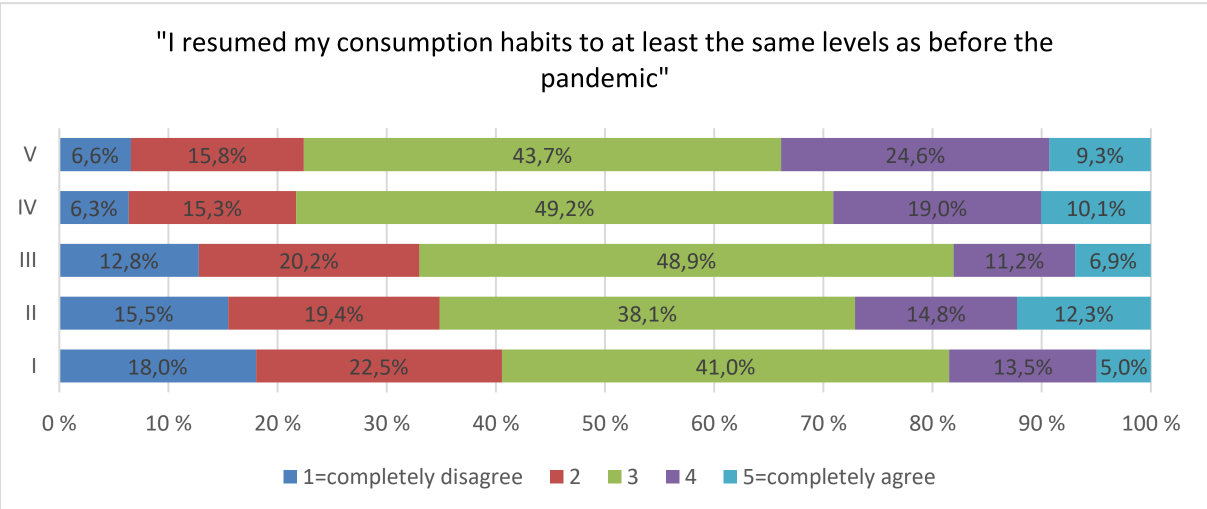

FIGURE 45 Perceptions of resuming consumption levels after the pandemic in different income quintiles in Finland

There were significant age differences in online purchasing after the pandemic. Although online shopping increased in all age groups during the lockdowns and restrictions, young people were the ones who increased their online shopping the most. Almost 40% of the 65-74-year-olds reported that they are not shopping online more often than prior to the pandemic, but the corresponding share for the 18-34-year-olds was only 11%. Nearly 40% of the respondentsunder the age of 35 reported that they had increased online shopping a lot (4 or 5 on the scale). Young people purchased online much more than older people even before the pandemic. What is interesting is that so few older respondents developed a habit of online shopping, even though it is more convenient. It is likely that the older respondents prefer offline shopping for social and experiential reasons, afterlong isolation due to the pandemic.

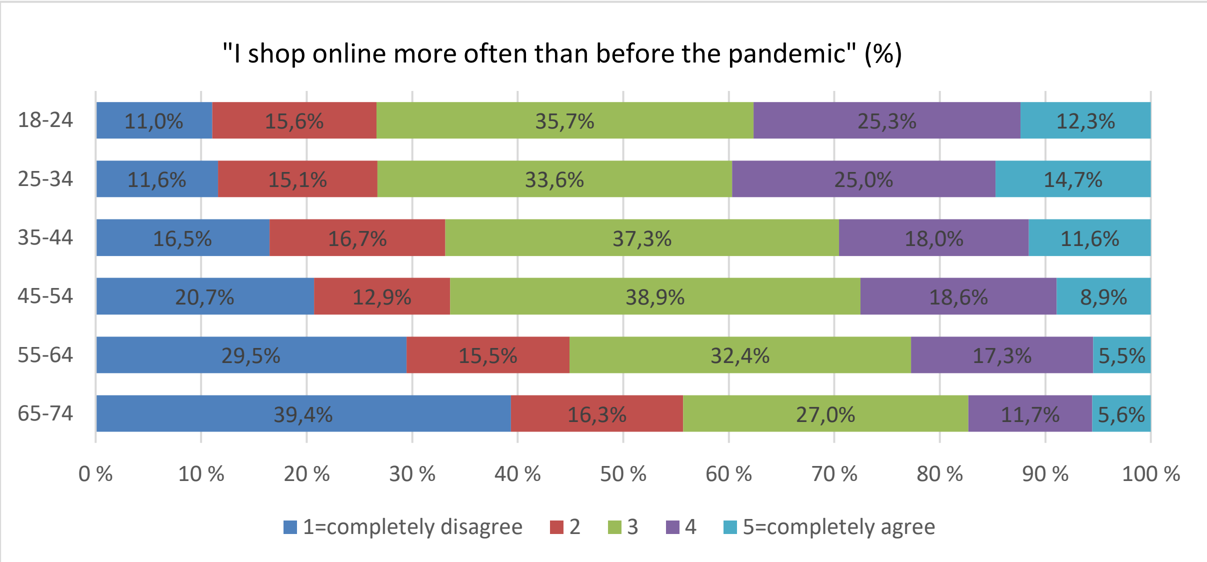

FIGURE 46 Online shopping after the pandemic in different age groups in Finland.

3 ONLINE BEHAVIOR AND GAMBLING

3.1 Online behavior, gambling, and problem gambling in Finland, Sweden, and the UK

3.1.1 Ukraine war -related online information sources

The respondents were asked how often they have utilized different online sources to seek information regarding the war in Ukraine. Mainstream news media sites were a popular source of information in all countries. In Finland and Sweden, approximately 40% of the respondent reported using mainstream media sites as a source of information at least many times a week. In the UK, the corresponding rate was around 35 %.

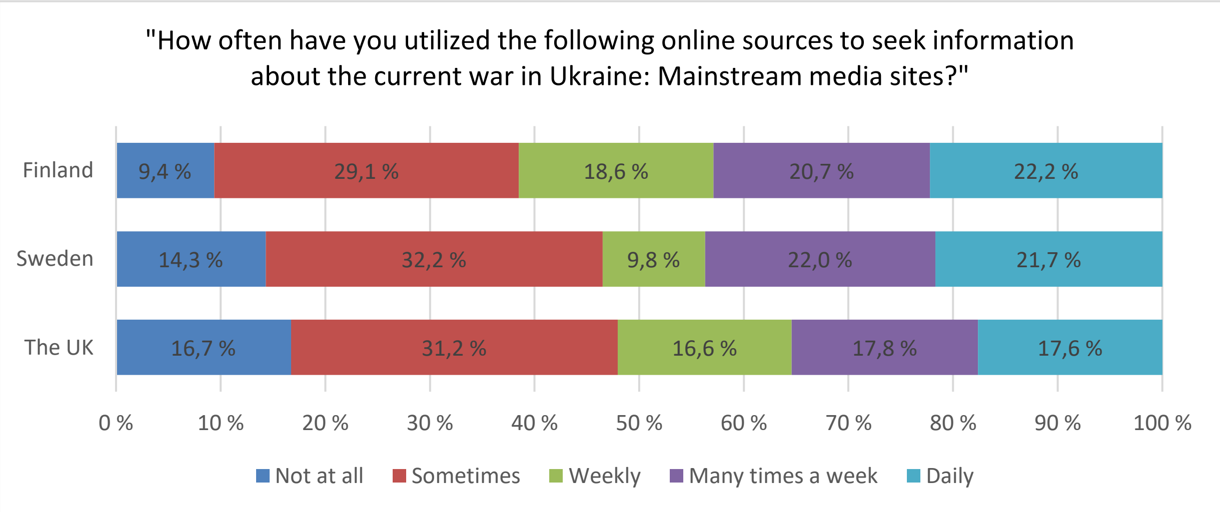

FIGURE 47 Using mainstream news sites as a source of Ukraine war –related information by country

Alternative news sites were more popular information sources in Sweden and the UK than in Finland. In Sweden and the UK, approximately one fifth of the respondents reported utilizing such online sources at least many times a week, while in Finland, the corresponding rate was around 9%. Almost half of the Finnish respondents reported not having utilized such information sources at all.

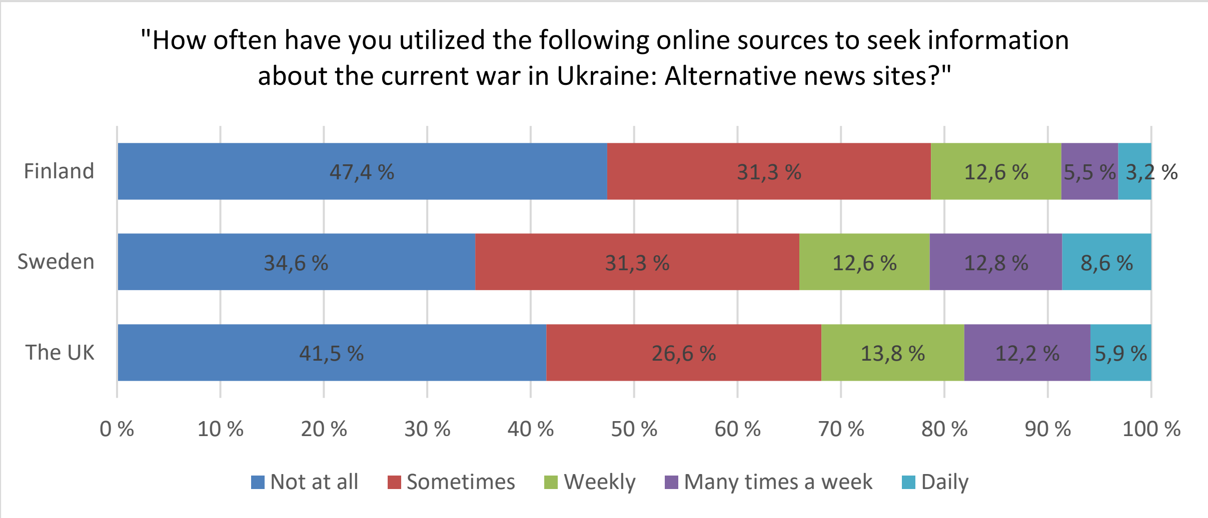

FIGURE 48 Using alternative news sites as a source of Ukraine war –related information by country

Approximately 60 % of the respondents s reported having used social media as a source of information regarding the war in Ukraine at least sometimes. In Sweden and the UK, such use was somewhat more popular compared to Finland. The use was most active in the UK where over a fourth of the respondents utilized social media as an information source at least many times a week.

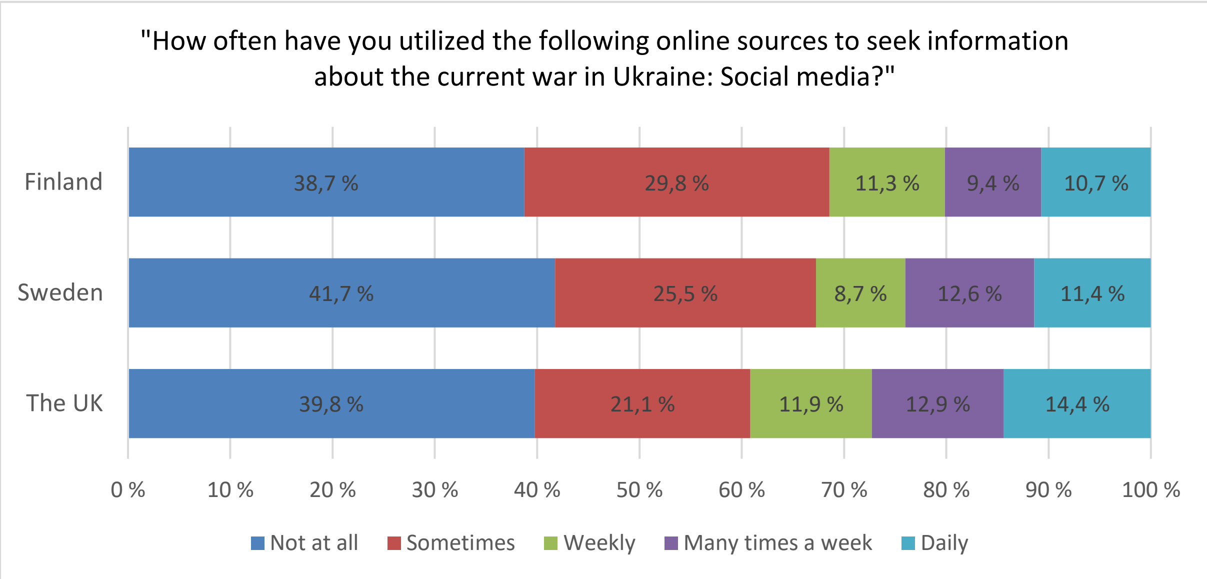

FIGURE 49 Using social media as a source of Ukraine war –related information by country

Social media influencers were utilized as an information source most actively in the UK where almost 15% of the respondents reported using such information sources many times a week or daily. However, Finland had the biggest portion of respondents who reported utilizing such information sources at least sometimes (over 40 %).

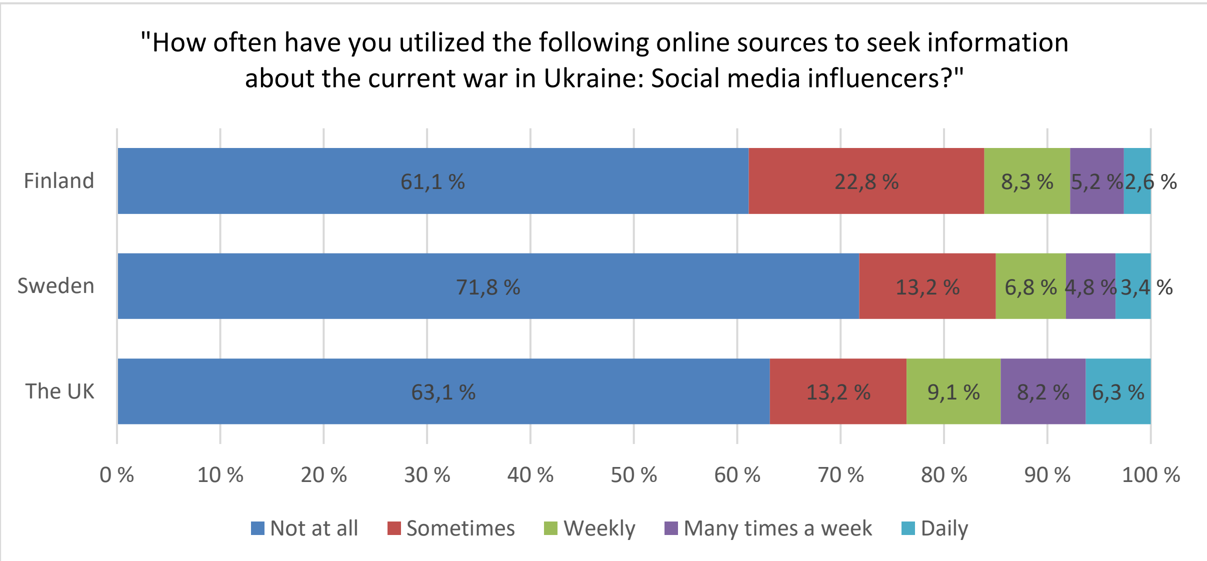

FIGURE 50 Using social media influencers as a source of Ukraine war –related information by country

The use of virtual communities (such as discussion forums or other online groups) as an information source was similar to social media influencers. Again, the UK had most active users: 20% of the British respondents reported using virtual communities as a source of information at least on a weekly basis, while in Finland and Sweden, the corresponding rates were around 15 %.

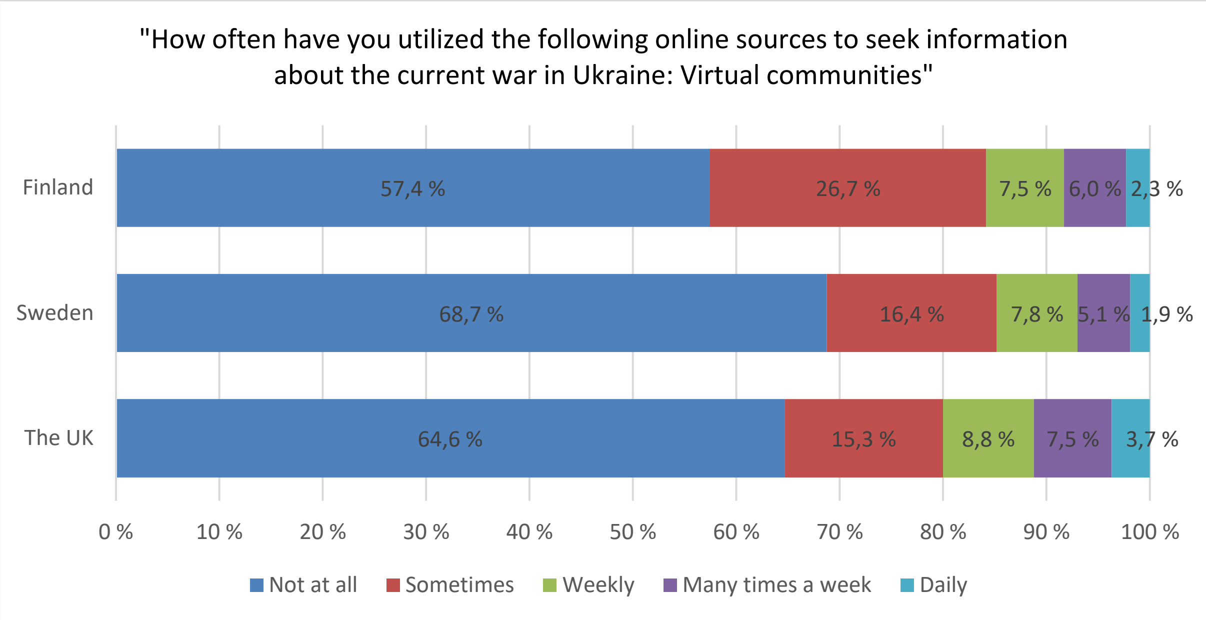

FIGURE 51 Using virtual communities as a source of Ukraine war –related information by country

We also asked whether the respondents had utilized dark web platforms (e.g., via TOR-network) as an information source regarding the current war in Ukraine. Dark web platforms are anonymous and unregulated by nature, containing information of compromised credibility also regarding the Ukraine war (Denic & Devetak, 2023). Such use was relatively uncommon in all countries, most active users being in the UK where around 15 % of the respondents reported having utilized dark web as an information source at least sometimes.

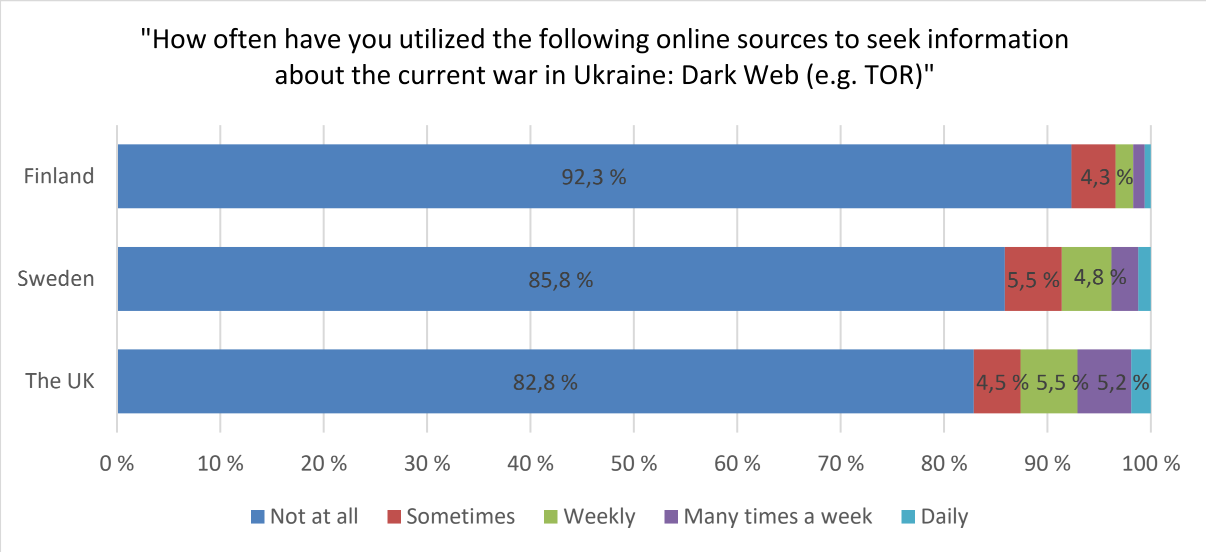

FIGURE 52 Using the dark web as a source of Ukraine war –related information by country

3.1.2 Gambling and problem gambling

Survey respondents were asked about their past-year gambling habits (data collected in June 2023). We asked about both offline gambling (e.g., betting and lotteries) and online gambling (e.g., online casinos). Original response scale was from 1 (not at all) to 7 (several times a week), and these options were recoded into the following four categories 1=not at all, 2=occasionally, 3=monthly, and 4=weekly or many times a week. Compared to the year 2021, the amount of past-year gamblers who had been engaged in any type of gambling slightly increased in all studied countries. In 2021, the amount of past year gamblers was 64% in Finland, 63% in Sweden, and 56% in the UK. The corresponding rates in 2023 were 71%, 69%, and 60%, respectively. In Sweden and the UK, there was a slight increase in most active offline gambling (i.e., weekly or many times a week). In Finland, the most active offline gambling slightly decreased but occasional gambling increased. In 2023, offline gambling activities were most frequent in Sweden, where 27 % of the respondents reported having gambled at least weekly. In Finland and the UK, the corresponding rate was around 15 %.

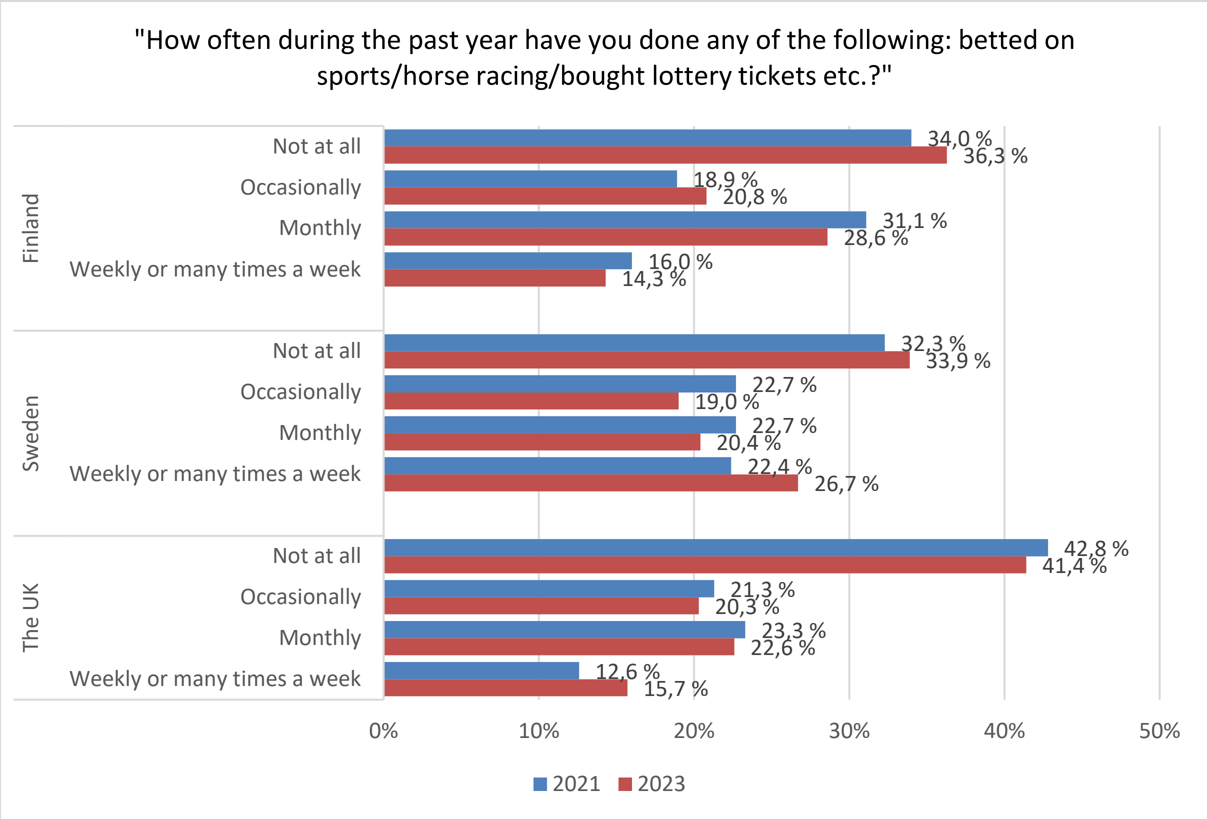

FIGURE 53 Gambling (e.g., betting and lotteries) during the past 12 months by country

Regarding online gambling, there was an overall decreasing trend in Finland and the UK compared to the year 2021. In Sweden however, there was a slight increase in the most active online gambling (i.e., weekly or many times a week). Around 10 % of the respondents in all countries reported having gambled online at least weekly during the past 12 months.

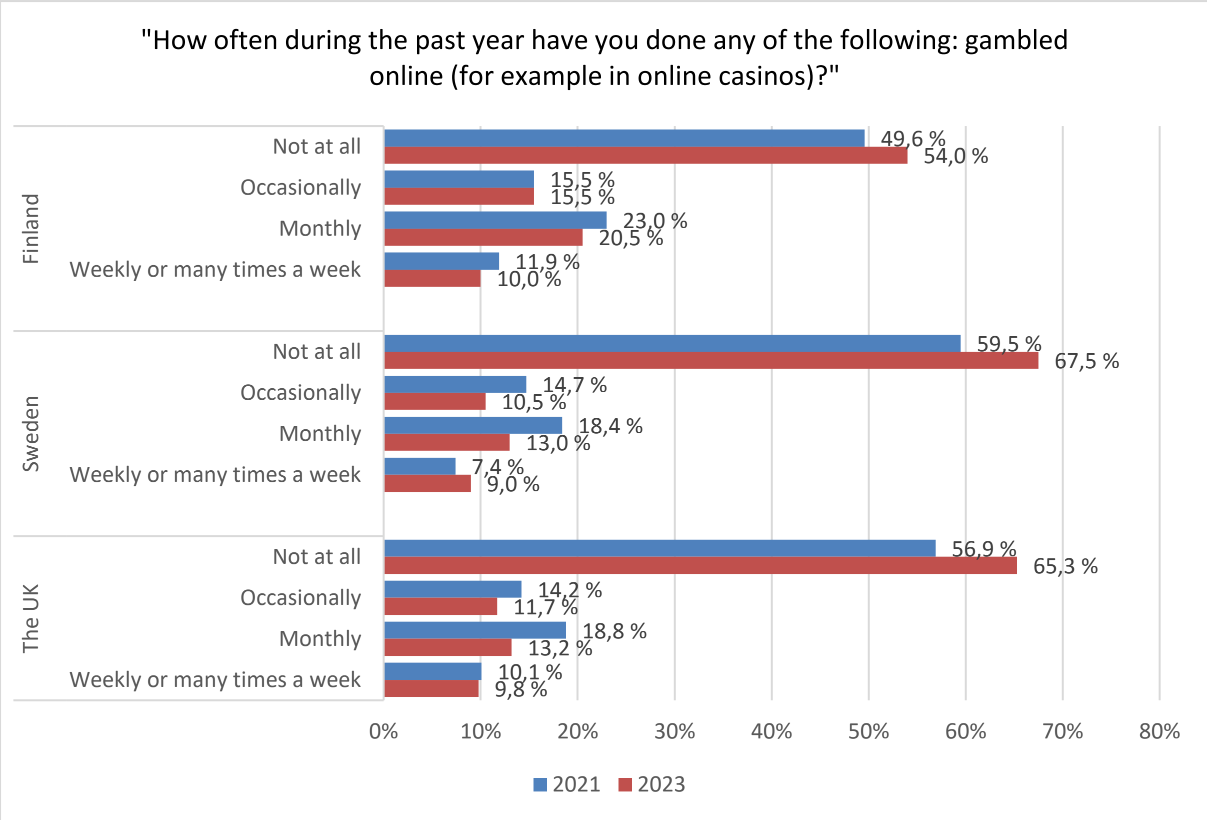

FIGURE 54 Online gambling (e.g., online casinos) during the past 12 months by country

The respondents who reported having gambled over the past year either offline or online at least occasionally were asked about their past-year problem gambling tendencies. Problem gambling was measured with the Problem Gambling Severity Index (PGSI). It is a standardized and widely used measure to assess problematic gambling in non-clinical settings such as in survey research (Ferris & Wynne, 2001). The measure consists of nine items with a response scale from 0 (never) to 3 (almost always). A sum variable was created (range 0 to 27) and the cutoff points followed the original scale values (0 = no gambling problems; 1-2 = low risk, 3-7 = moderate risk; 8 or more = problem gambling) (c.f., Ferris & Wynne, 2001).

Compared to 2021, problematic gambling rates amongst gamblers declined in each country, most notably in the category of the most severe gambling problems (i.e., problem gambling). In the 2023 data, past-year gambling problems were most common in the UK, where 24 % of gamblers met the criteria for problem gambling (i.e., 8 or more points in the PGSI). In Finland and Sweden, problem gambling rates among gamblers were below 20 %.

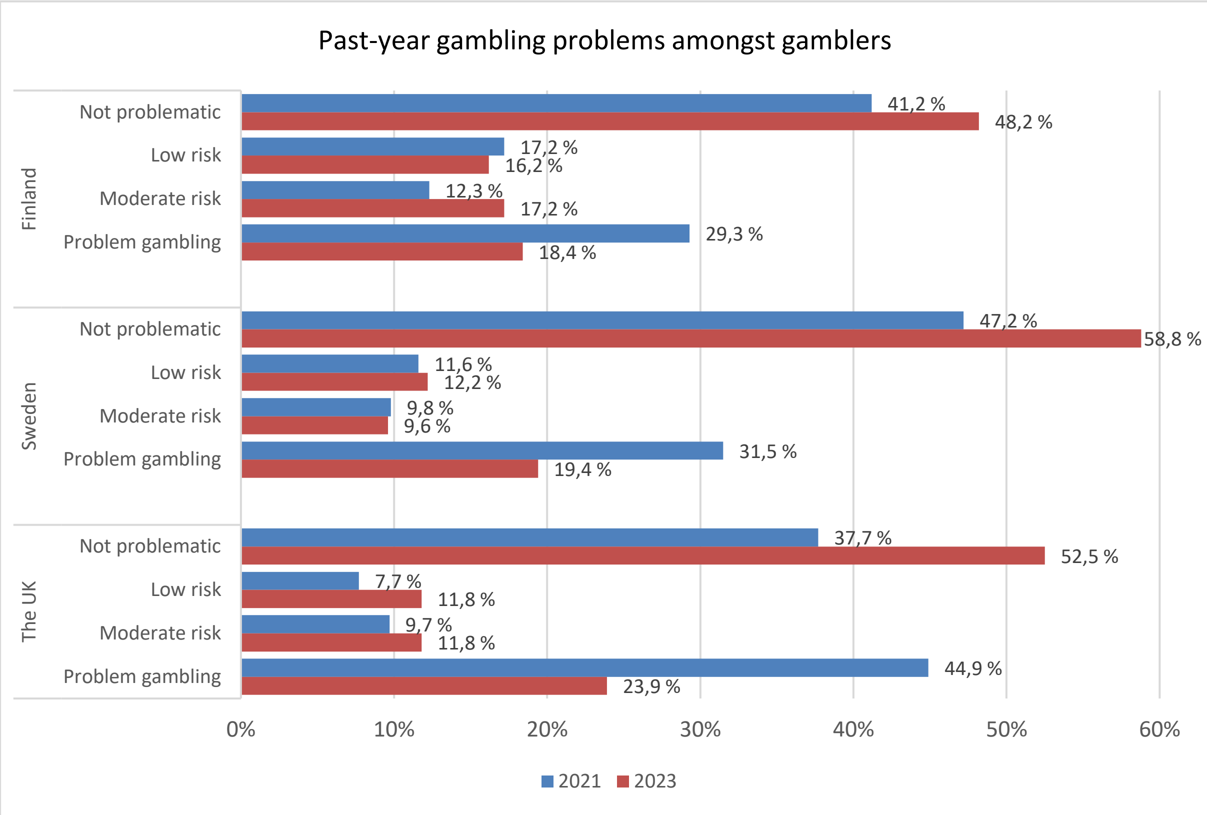

FIGURE 55 Prevalence of past-year gambling problems amongst gamblers in 2021 and 2023 by country

As additional analyses, we compared mean differences in past-year problem gambling among gamblers between the years 2021 and 2023 treating the PGSI as a continuous variable (range 0-27). The mean comparison further supports the finding regarding a decrease in problem gambling rates in each country. In Finland, the mean decreased from 5.01 to 3.47; in Sweden, the mean decreased from 4.98 to 3.35; and in the UK, the mean decreased from 7.42 to 4.23. Mean differences in each country were statistically significant and further supports the finding that problem gambling severity has declined over the past years in studied countries.

We also examined how often the respondents have purchased loot boxes in digital games over the past year compared to the time before the pandemic. Loot boxes are in-game monetary mechanisms that contain a set of randomized rewards, often juxtaposed with mechanisms of gambling (Drummond & Sauer, 2018). Compared to the year 2021, reported loot box purchasing declined in all countries. Similarly to 2021, in 2023 the UK also had the most active loot box purchasers, followed by Sweden and Finland. In 2023, almost 10 % of the British respondents reported having purchased loot boxes more often compared to time before the COVID-19 pandemic.

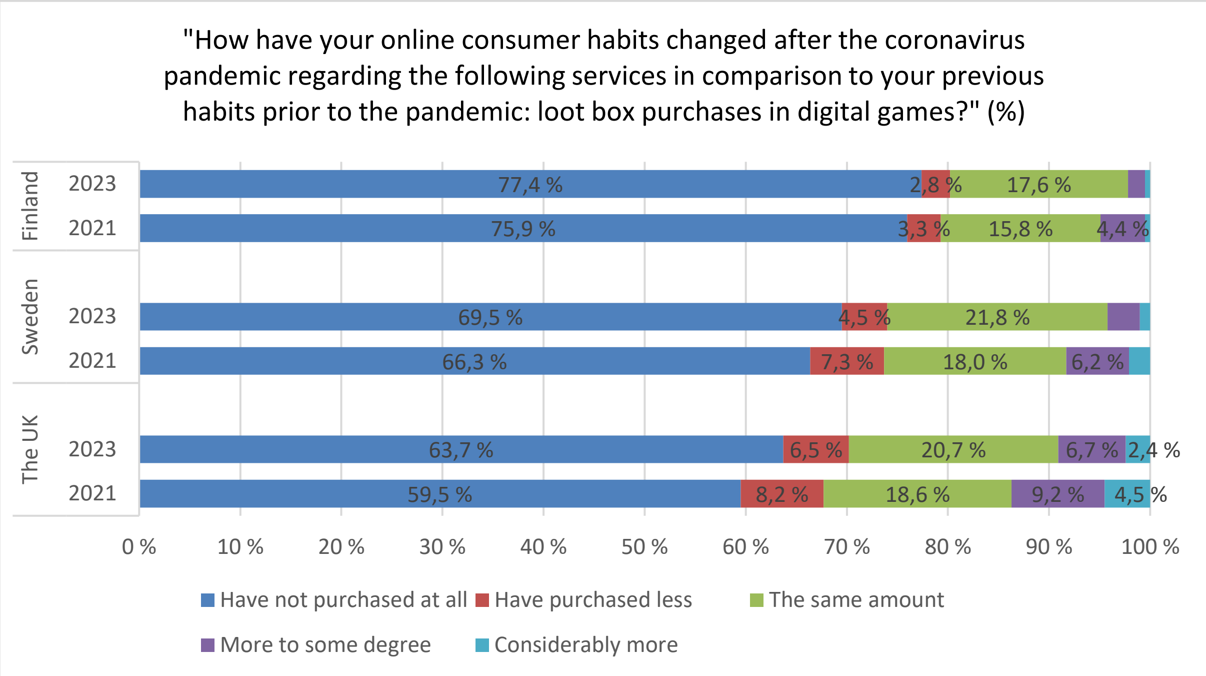

FIGURE 56 Loot box purchases in digital games compared to time before the pandemic in 2021 and 2023 by country

3.2 Online behavior, gambling and problem gambling in Finland amongst different population groups

3.2.1 Ukraine war -related online information sources in Finland

Regarding the Finnish population, the mainstream news sites were a popular source of information regarding the war in Ukraine. In all age groups, around 90 % of the respondents reported having used such information sources at least sometimes. However, such use was more active in older age groups compared to younger ones. In the oldest age group of 66-75-year-olds, over half of the respondents reported such use many times a week or daily. The most inactive users were in the age group of 25-35-year-olds, where around 30 % reported using such information sources at least many times a week.

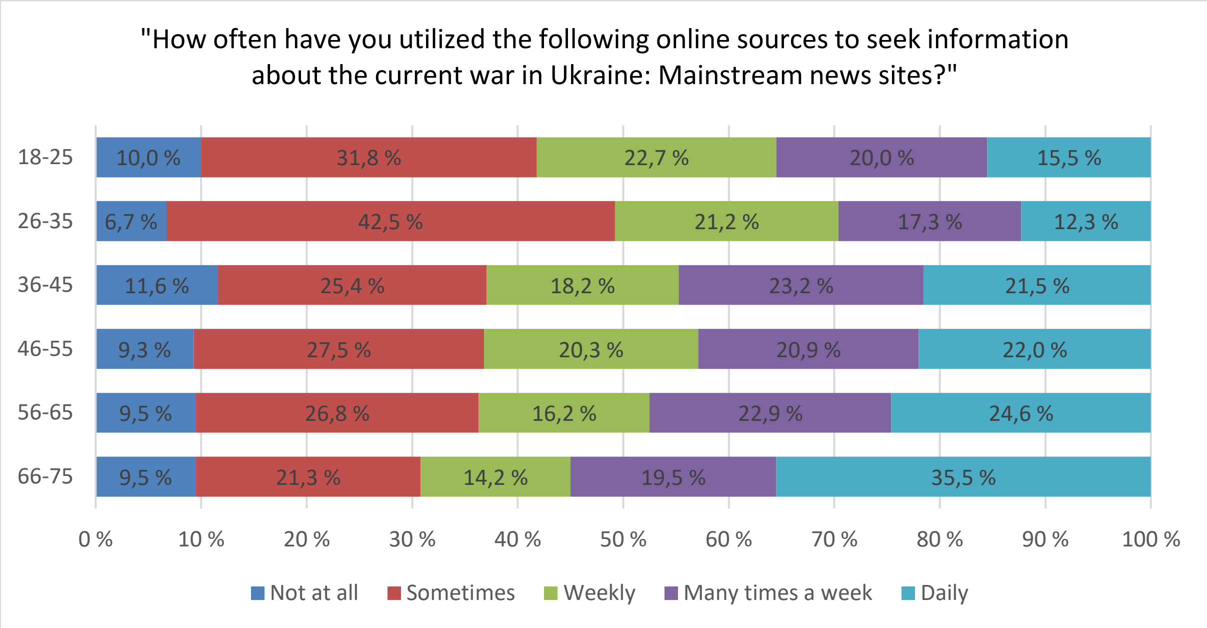

FIGURE 57 Using mainstream news sites as a source of Ukraine war -related infor-mation in Finland by age group

The use of alternative news sites as a source of information was more common in younger age groups. Approximately 36 % of the 18-25-year-olds reported such use at least on a weekly basis. In the older age groups, around half of the respondents reported not having used such information sources at all.

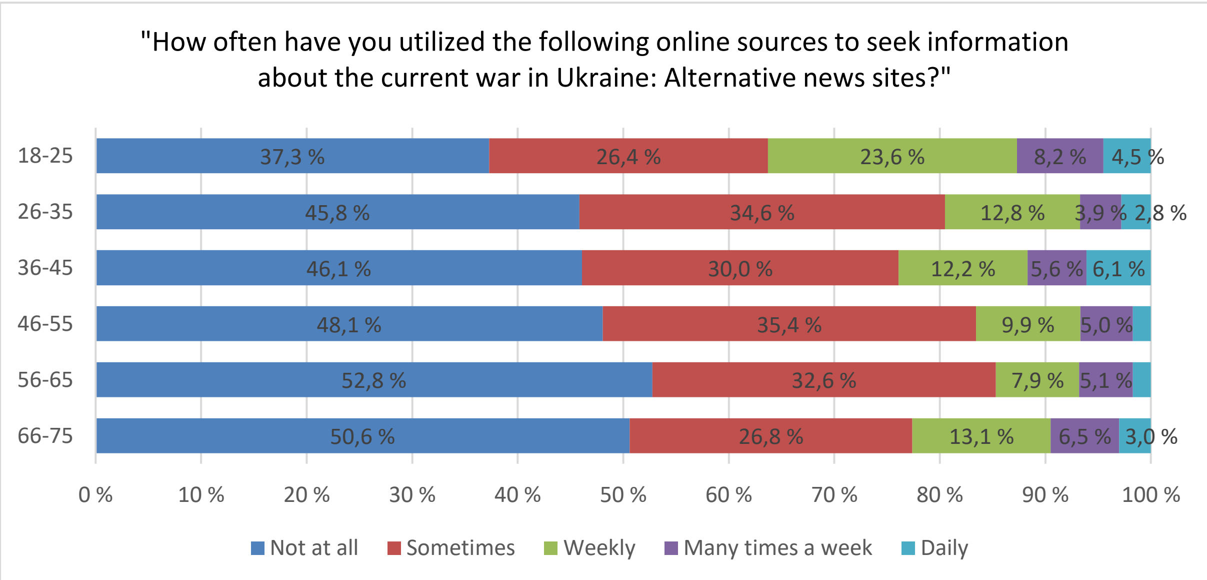

FIGURE 58 Using alternative news sites as a source of Ukraine war -related infor-mation in Finland by age group

Social media as an information source regarding the war in Ukraine was most often utilized among younger age groups. Half of the 18-25-year-olds reported such use at least on a weekly basis and almost a fifth of the respondents on a daily basis.

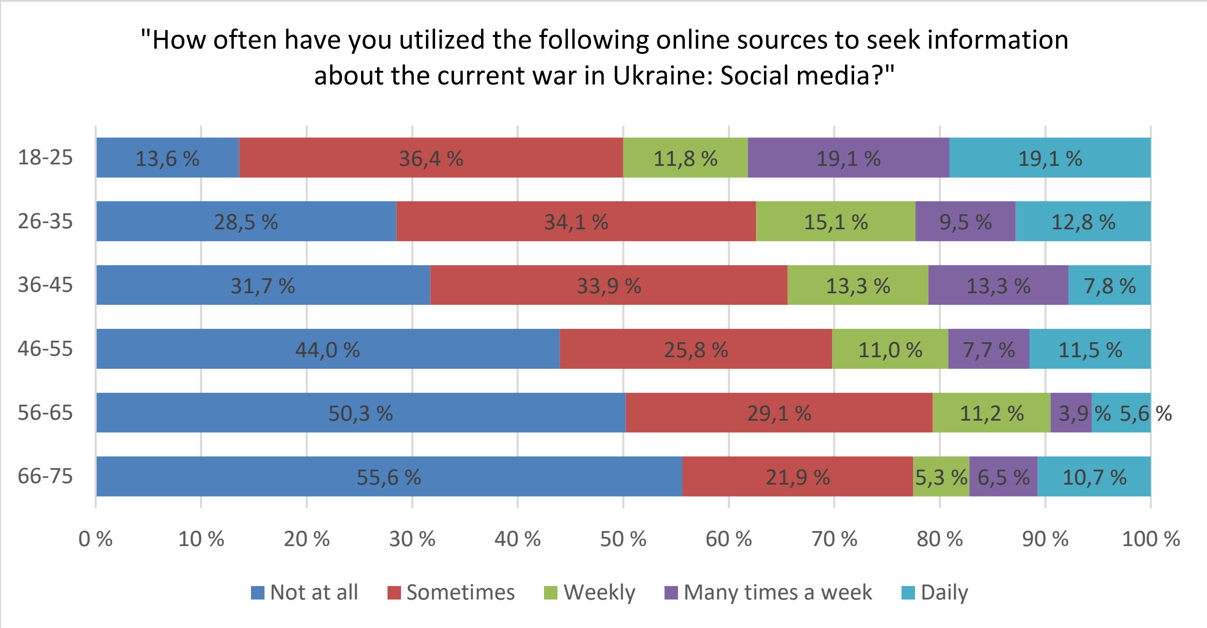

FIGURE 59 Using social media as a source of Ukraine war -related information in Finland by age group

Social media influencers were most actively utilized as an information source amongst the youngest age group of 18-25-year-olds. Of that age group, 67% of the respondents reported such use at least sometimes. In other age groups, the use was less common.

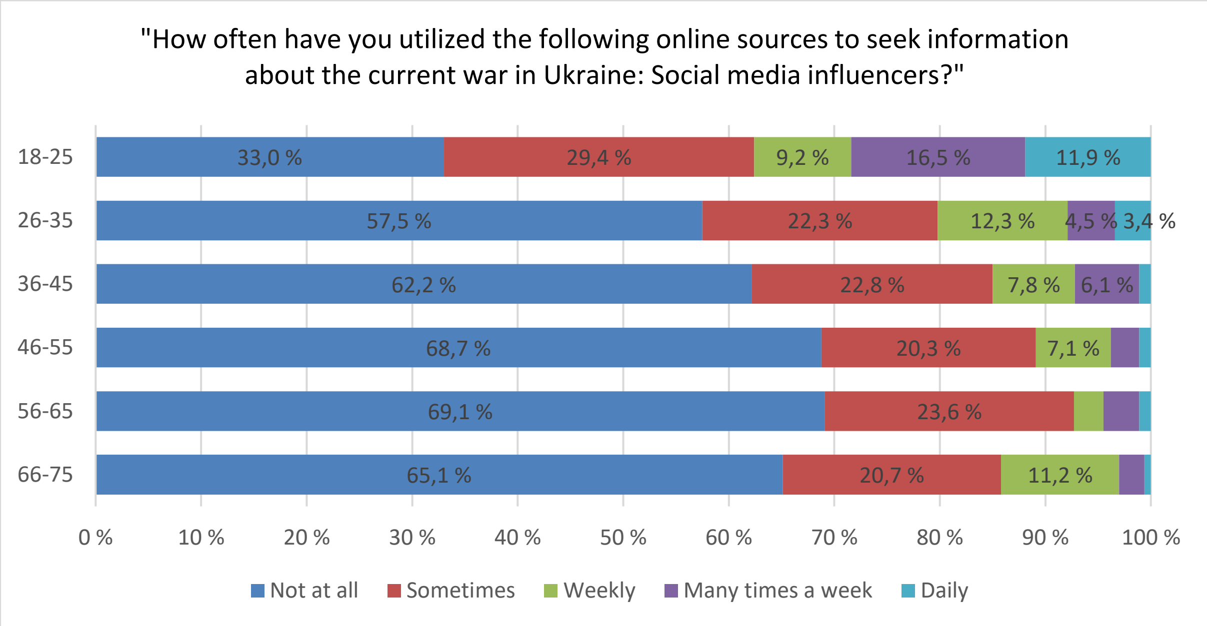

FIGURE 60 Using social media influencers as a source of Ukraine war -related in-formation in Finland by age group

Similar to social media influencers, the use of virtual communities (e.g. discussion forums or other online groups) as an information source was most active amongst the younger age groups. Amongst 18-25-year-olds, almost 70% reported such use at least sometimes and over 20 % at least many times a week.

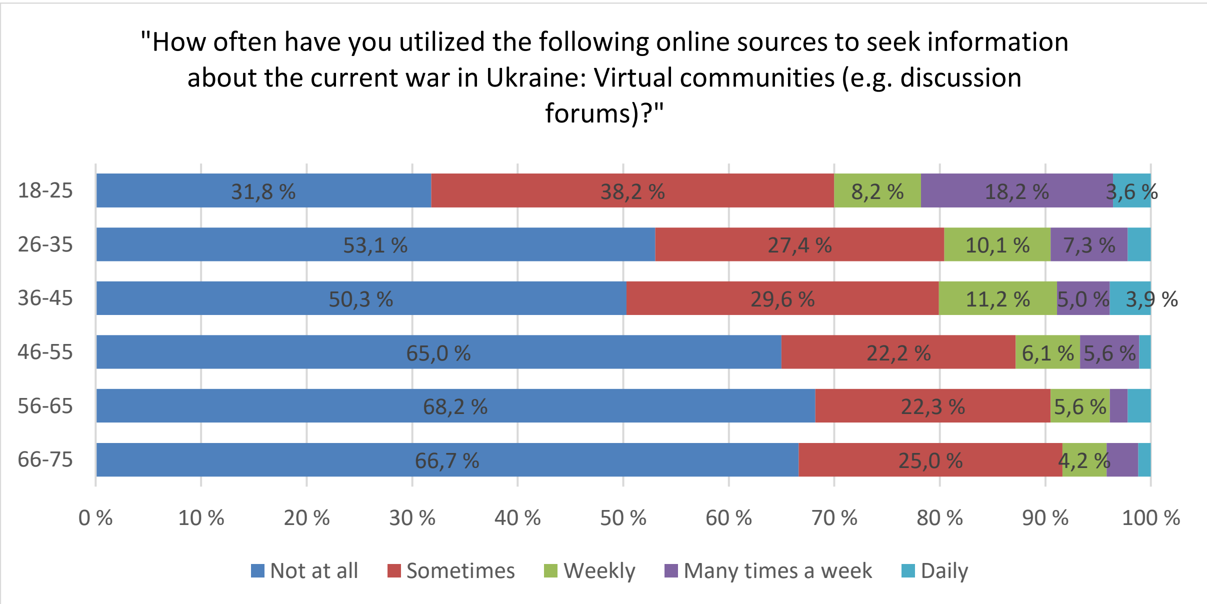

FIGURE 61 Using virtual communities as a source of Ukraine war-related information in Finland by age group

The use of the dark web as a source of information regarding the Ukraine war was also most common among younger adults. Around 18 % of 18-25-year-olds and 12% of 26-35-year-olds reported having used such platforms at least sometimes. Among 36-45-year-olds, around 10% reported such use at least sometimes. In the older age groups, the use of the dark web as an information source was much rarer as only a few respondents reported such use.

3.2.2 Gambling and problem gambling in Finland

In the Finnish population, past-year offline gambling such as betting or lotteries was most actively engaged in by the oldest age group of 66-75-year-olds, where almost one fourth of the respondents reported such activity weekly or many times a week. In the youngest age group of 18-25-year-olds, over half of the respondents reported not having gambled such gambling games at all over the past 12 months and only 6% of that age group reported such gambling on a weekly basis.

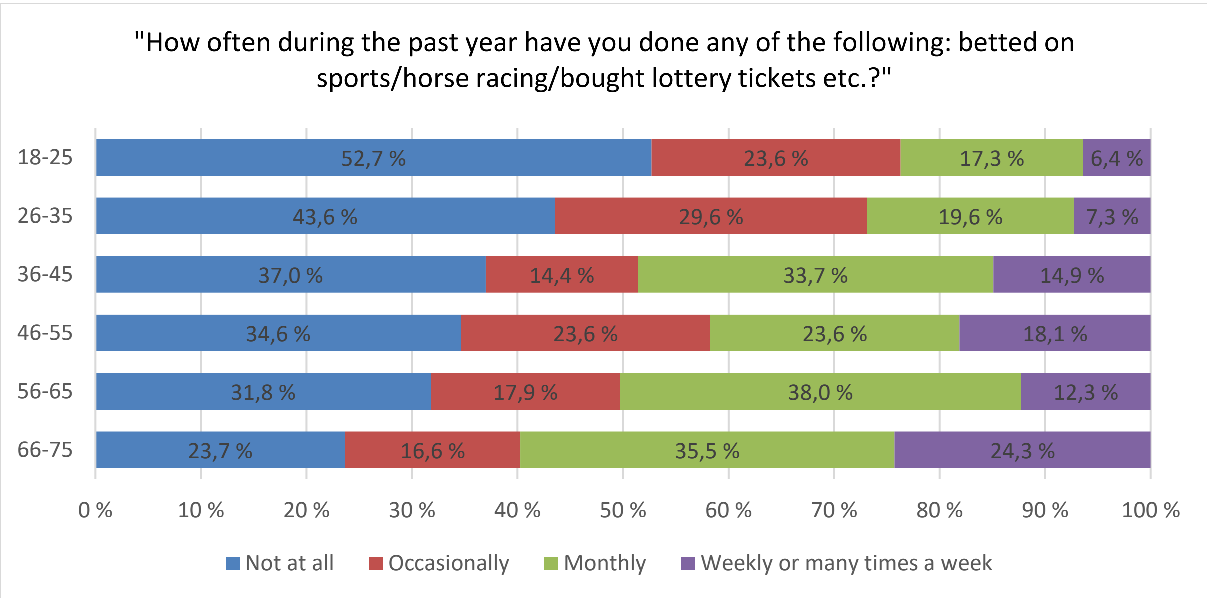

FIGURE 62 Past-year offline gambling (e.g., betting or lotteries) among Finnish respondents in 2023 by age group

Past-year offline gambling in Finland was more common among men than women. Of male respondents, 74% reported having gambled at least occasionally and 23% either weekly or many times a week. Among females, about 54% reported having gambled at least occasionally and 7% either weekly or many times a week.

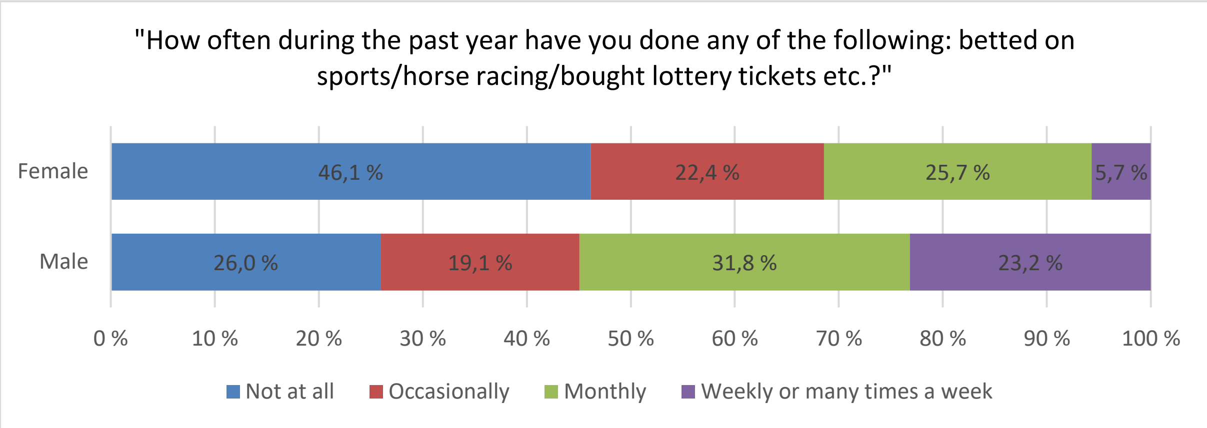

FIGURE 63 Past-year offline gambling (e.g., betting or lotteries) among Finnish respondents in 2023 by gender

Regarding online gambling (e.g., in online casinos), the most active gamblers were in the age groups of 36-45 and 46-55-year-olds. In those age groups, approximately 12% of the respondents reported having been engaged in such activities weekly or many times a week. The least active online gamblers were in the oldest age group of 66-75-year-olds, where 70% reported not having gambled online at all over the past year. Surprisingly, the most active online gambling (i.e., weekly or many times a week) was least common in the youngest age group of 18-25-year-olds (6%); however, over half of the respondents in that age group reported having gambled online at least occasionally over the past year.

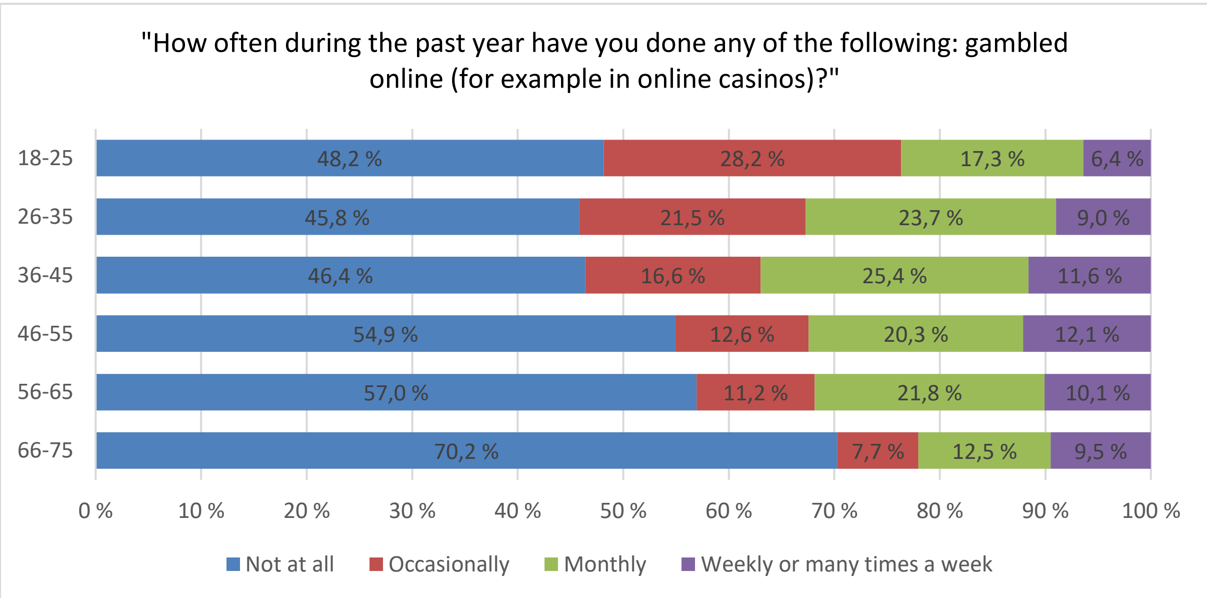

FIGURE 64 Past-year online gambling (e.g., online casinos) among Finnish respondents in 2023 by age group

Similar to offline gambling, also online gambling was more common in males than in females among Finnish respondents. However, the gender differences were not as notable as in offline gambling. About half of the male respondents reported having gambled online over the past year at least occasionally, and 13% either weekly or many times a week. Out of female respondents, 40% reported having gambled online at least occasionally, and 7% either weekly or many times a week.

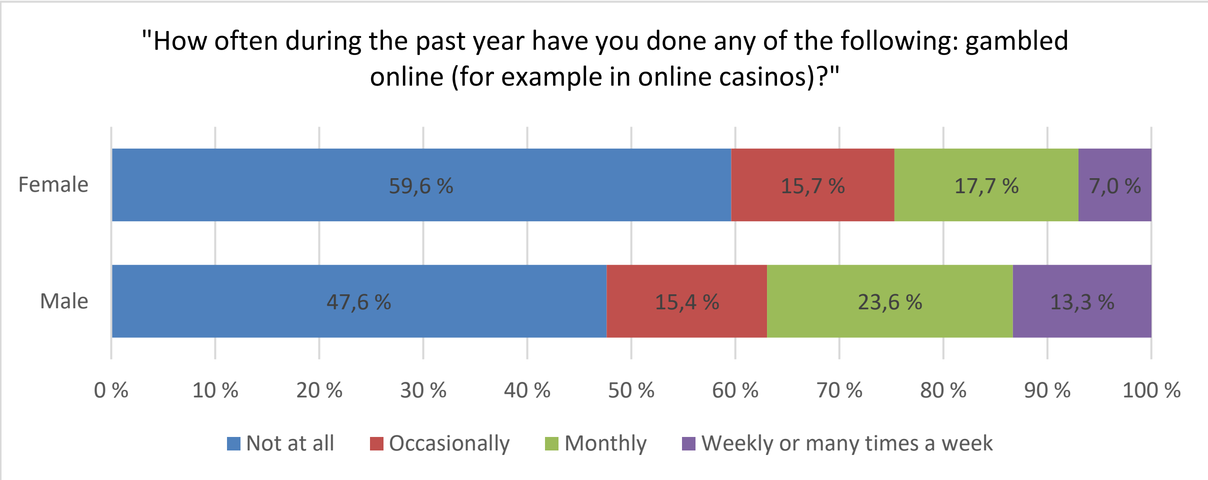

FIGURE 65 Past-year online gambling (e.g., online casinos) among Finnish respondents in 2023 by gender

We also scrutinized past-year gambling problems among those Finnish respondents who reported having gambled at least occasionally during the past year. Such respondents were provided with a problem gambling measure (PGSI), consisting of nine items with a three-point response scale (0=never; 3=almost always). A sum variable was created (range 0 to 27) with the following categories 0 = no gambling problems; 1-2 = low risk, 3-7 = moderate risk; 8 or more = problem gambling (c.f., Ferris & Wynne, 2001).

Age group comparison of the Finnish gamblers shows that problem gambling (i.e., 8 or more points on the PGSI) was most prevalent in the youngest age group of 18-25-year-olds where 37% of the gamblers met the criteria for problem gambling. In the age groups of 26-35 and 36-45, the problem gambling prevalence rate was also quite big, nearing 30%. Problem gambling tendencies seemed to decline with age, and in the oldest age group of 66-75-year-old gamblers, only 6% met the criteria for problem gambling.

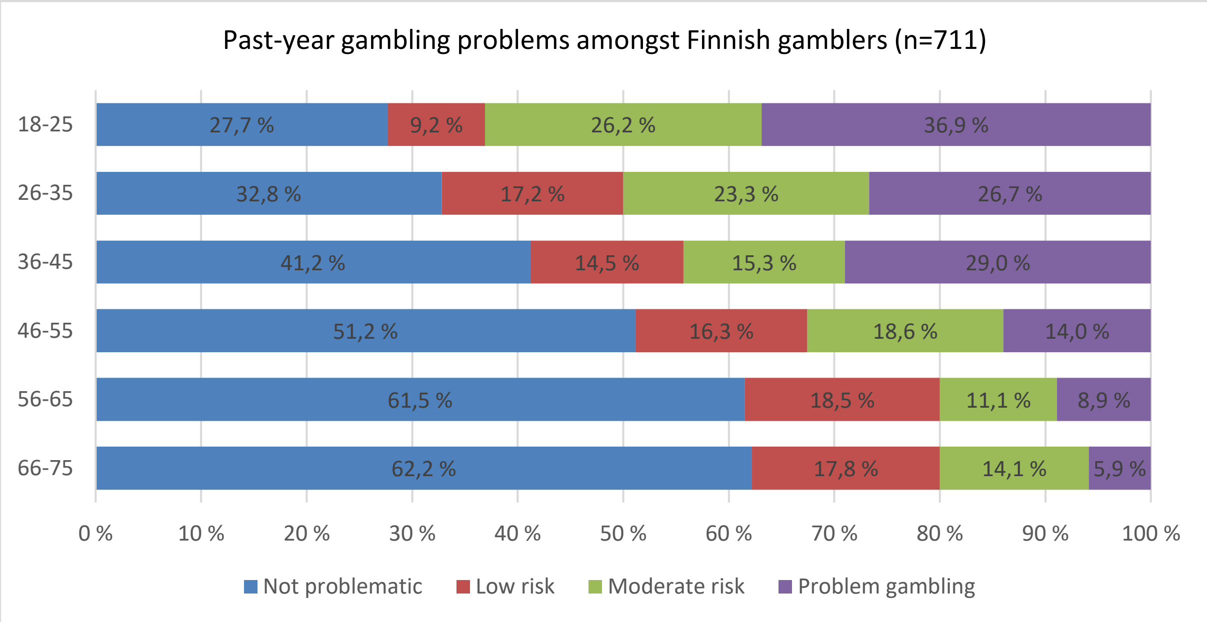

FIGURE 66 Past-year gambling problems amongst Finnish gambling respondents in 2023 by age group

Gender comparison among Finnish gamblers revealed that problem gambling tendencies were more common among male than female gamblers. However, these gender differences were not statistically significant. Out of male gamblers in our data, 20% met the criteria for problem gambling, and over half of the male gamblers gambled at least on a risk level. Of female gamblers, almost half of the respondents gambled at least on a risk level and 16% met the criteria for problem gambling.

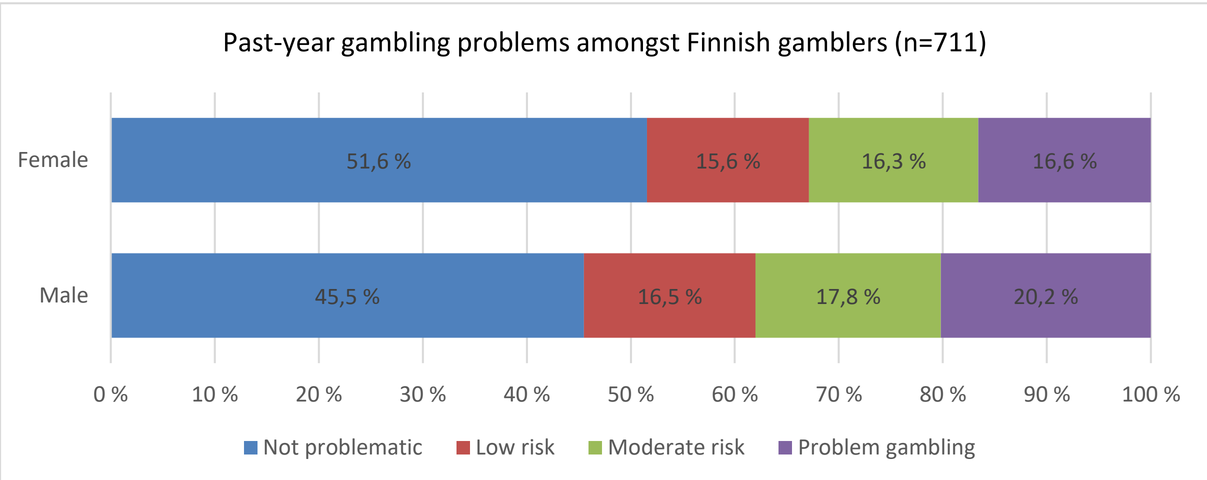

FIGURE 67 Past-year gambling problems amongst Finnish gambling respondents in 2023 by gender.

4 CONCLUSIONS

In this research report, we have scrutinized the perceived effects of current global crises, namely the war in Ukraine, energy crisis, and growing inflation rates, in everyday lives, consumption, online behaviors, and wellbeing in post-pandemic Finland, Sweden, and the UK. These crises emerged in early 2022 right after the peak years of the COVID-19 pandemic, creating further distress and unpredictability of the future and having both financial and social impact on citizens around the world.

Our findings reveal that in all countries, the pandemic was regarded as impactful on people's health and mental health in all countries. Along with economic apprehensions being consistently present across all countries, respondents from the UK in particular reported feeling that the pandemic was impactful to their health, mental wellbeing, and rising social issues. Despite this, respondents generally believed that the pandemic restrictions were adequate in retrospect, not only in the UK but in Finland and Sweden as well. To little surprise, when examining difference amongst different Finnish cohorts, it was found that young individuals were still less likely to report that the restrictions were adequate, most likely because the limitations on social and recreational activities were most impactful on younger individuals, while being the least likely to fall severely ill. Still, in terms of war-related concerns and worries about the rising social issues of society, the subsequent crises after the pandemic clearly elicit concern among participants from all three countries, regardless of age.

However, our findings showcased some positive trends between the years 2021 and 2023 regarding the respondents psychosocial wellbeing and problem behavior tendencies. Experiences of loneliness have declined compared to the year 2021 particularly in Sweden and the UK. This is plausible given that the early years of the COVID-19 pandemic were characterized by excessive social isolation which elevated feelings of loneliness for many individuals. In Finland, however, there were only minor changes in loneliness. It is also noteworthy that the most severe loneliness is still alarmingly high in our studied countries, as 37% to almost 50 % reported having felt loneliness often during the past year. In the Finnish population, feelings of loneliness were most prevalent among the youngest age groups, similarly to 2021 (Wilska et al., 2021). In a similar vein, while in 2021 respondents from Finland were more likely to express higher rates of life satisfaction than those from Sweden and the UK, the results now in 2023 had shifted – with Finns being more likely to express dissatisfaction towards life than those from Sweden and the UK. Finns were found to still be more trusting towards institutions and individuals than those from Sweden and the UK, while the UK respondents were the least likely to.

The respondents of this survey expressed a lot of concern about the economic and societal consequences of the Russian invasion to Ukraine, though. The worry about energy prices, inflation, and general security was also rather high in all countries. The nature of the respondents' concern is more economic than mental or health-related. In terms of private economy, a rather small share of the respondents thought that the pandemic had impacted their incomes and careers. Many of the respondents thought, however, that their consumption had not resumed to the same level as before the pandemic. A majority of the respondents in all countries stated that their consumption has decreased due to the economic crisis caused by the war in Ukraine. Interestingly, Finnish respondents perceived their current economic situation as worse than did the respondents in Sweden and the UK.

When focused on Finland, in particular, young people's incomes and careers were affected the most by the pandemic, which is a concern that should be taken seriously (see also Nuckols et al., 2023). Fortunately, young people's expectations about their financial situation in the future was more positive than it was in other age groups. They had also resumed their experimental consumption such as traveling soon after the restrictions were lifted. Incomes of the respondents also affected their consumption, as the respondents in higher income quintiles were less likely to reduce their consumption due to the crises. It is obvious that individuals with higher incomes are less vulnerable to global crises, since they have better chances to save money for a rainy day. They are also less likely to be affected by rising living costs due to inflation and high interest rates whereas low-income households are more likely to suffer from crises.

Regarding the change in gambling habits, our results indicate a positive trend as the most severe gambling problems declined in all our studied countries. The first years of the COVID-19 pandemic were characterized by major disruptions in everyday lives such as excessive social isolation and shutdowns of societies (Wilska et al., 2021), and problem gambling tendencies were elevated among vulnerable individuals (Brodeur et al., 2021). Even though both COVID-19 and the current war in Ukraine have caused significant psychological distress and consequent psychosocial problems across

European societies (Celuch et al., 2023), the situation in Ukraine may not have had as strong of an impact on excessive behaviors such as problem gambling compared to the pandemic. This may be because the war in Ukraine does not disrupt daily lives of other European citizens as much as the pandemic and the related safety measures did. However, our findings from the Finnish population show that young adults are still the age group with the highest prevalence of gambling problems as was the case in 2021 (Wilska et al., 2021). Young adults are a vulnerable population group with an elevated risk to develop addictive behaviors, and these vulnerabilities might manifest and accumulate during crises situations.

Our findings regarding the online information sources on the Ukraine war revealed that the majority of the respondents relied on mainstream news media sites when looking for information on the war. Social media platforms were also commonly used for informational purposes, particularly among younger age groups. In social media platforms, false information is likely to spread more quickly compared to verified information, gaining high visibility and audiences (Vosoughi et al., 2018; Wang et al., 2019). Therefore, it is important to understand which online sources are used and relied on. Perhaps the riskiest online information source is the dark web that is characterized by high anonymity and unregulated content, making it difficult to assess the credibility of shared information. During the pandemic, dark web platforms were utilized as a COVID-19 information source (Sirola et al., 2022). Such platforms also contain false information and propaganda regarding the war in Ukraine (Denic & Devetak, 2023). Based on our results, only a minority of respondents reported having utilized the dark web to seek information about the war in Ukraine, the use being most common among younger adults. Dark web users are often active online users in general and might spread information and ideas to public social media as well (Sirola et al., 2022), potentially increasing the visibility of false information and propaganda regarding the global crises.

To conclude, this report reveals that the effects of the current economic crisis have been more severe to the national and private economies than the pandemic. The respondents reported declines in their consumption and incomes whereas during the pandemic, health and mental health issues, problematic digital behaviour, and loneliness were regarded as more severe problems. However, economic issues increase inequality, and in the long run, also mental problems. Particularly young and low-income individuals have been the groups that have suffered from both crises the most. The war in Ukraine and the economic crisis is still going on. Therefore, we should better recognize the most vulnerable groups in societies and develop measures to help them to survive through these crises.

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APPENDIX

APPENDIX 1: SAMPLE REPRESENTATION OF THE GENERAL POPULATION BY COUNTRY

FINLAND			
GENDER	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
male	50 %	49 %	50 %
female	50 %	51 %	50 %
AGE GROUP	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
18-22	8 %	6 %	8 %
23-35	26 %	23 %	23 %
36-55	38 %	36 %	34 %
56-75	29 %	35 %	36 %
REGION	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
South Finland	46 %	43 %	52 %
East Finland	11 %	12 %	11 %
West Finland	31 %	33 %	25 %
North Finland	12 %	12 %	12 %

SWEDEN			

GENDER	Respodents in 2021	Respondents in 2023	Population (2020)
male	50 %	50 %	50 %
female	50 %	50 %	50 %
AGE GROUP	**Respondents in 2021**	**Respondents in 2023**	**Population (2020)**
18-22	8 %	4 %	8 %
23-35	24 %	24 %	25 %
36-55	40 %	34 %	36 %
56-75	28 %	39 %	31 %
REGION	**Respondents in 2021**	**Respondents in 2023**	**Population (2020)**
Mellersta Norrland	4 %	6 %	4 %
Norra Mellansverige	9 %	7 %	8 %
Småland med öarna	9 %	9 %	8 %
Stockholm	21 %	19 %	23 %
Sydsverige	15 %	16 %	15 %
Västsverige	19 %	21 %	20 %
Östra Mellansverige	17 %	17 %	17 %
Övre Norrland	6 %	5 %	5 %

UNITED KINGDOM			
GENDER	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
male	49 %	48%	49 %

female	51 %	52%	51 %
AGE GROUP	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
18-22	6 %	8 %	8 %
23-35	30 %	25 %	24 %
36-55	38 %	36 %	37 %
56-75	26 %	32 %	30 %
REGION	**Respondents in 2021**	**Respondents in 2023**	**Population (2019)**
EAST OF ENGLAND	9 %	11 %	11 %
LONDON	14 %	15 %	15 %
MIDLANDS	16 %	15 %	10 %
NORTH EAST YORK-SHIRE & THE HUMBER	12 %	11 %	9 %
NORTH WEST	11 %	11 %	12 %
NORTHERN IRELAND	3 %	3 %	3 %
SCOTLAND	8 %	7 %	9 %
SOUTH EAST	15 %	14 %	16 %
SOUTH WEST	8 %	9 %	9 %
WALES	5 %	5 %	5 %

APPENDIX 2: SURVEY QUESTIONNAIRE

BACKGROUND INFORMATION

Sex:

- Male
- Female
- Other/Do not want to define

Age group:

- 18-22
- 23-35
- 36-55
- 56-75

Age: (in years)

Your residential area:

- East of England (UK)
- London (UK)
- Midlands (UK)
- North East Yorkshire & The Humber (UK)
- North West (UK)
- Northern Ireland (UK)
- Scotland (UK)
- South East (UK)
- South West (UK)
- Wales (UK)
- Etelä-Suomi (FIN)
- Itä-Suomi (FIN)
- Länsi-Suomi (FIN)
- Pohjois-Suomi (FIN)
- Mellersta Norrland (SWE)
- Norra Mellansverige (SWE)
- Småland med öarna (SWE)
- Stockholm (SWE)
- Sydsverige (SWE)
- Västsverige (SWE)
- Östra Mellansverige (SWE)
- Övre Norrland (SWE)

Is your residential area

- City
- Countryside/country-urban

Household type:

- I live with a parent/parents
- One person household
- I live with one or more roommates
- Couple, no children
- Couple with children
- Single parent and child/children
- Other

Highest level of education:

- Primary school or part of it
- Vocational degree (including apprenticeship)
- College/high school degree
- Undergraduate degree (bachelor's degree)
- Master's or Doctor's degree

What is your primary occupation currently?

- Going to primary school
- Vocational school training
- Studying at college/high school
- Studying at university
- Working
- Furloughed from work
- Unemployed job seeker
- Fulfilling my conscription duties or civilian services
- On parental leave
- Retired
- Jag studerar vid gymnasiet/yrkesgymnasiet (SWE)
- Opiskelen ammattikorkeakoulussa (FIN)
- Not studying, not working, nor looking for work

Degree level of your highest educated parent/guardian:

- Primary school or part of it
- Vocational degree (including vocational training and apprenticeship)
- College/high school degree
- Undergraduate degree
- Masters or Doctor's degree

- Don’t know

CORONAVIRUS

How impactful was the coronavirus pandemic…

(1=not impactful at all; 5=extremely impactful)

- On your own health
- On the health of your loved ones
- On your own mental wellbeing
- On the mental wellbeing of your loved ones
- On your own career or studies
- On the rising social issues in society
- On your own income level
- On the national economy
- On the global economy

How worried are you about the effects of the war in Ukraine on…

(1=not worried at all; 5=extremely worried)

- The national security of your country
- The availability of energy
- Individual safety
- The rising prices of essential products
- The rising social issues in society
- The uncontrollable influx of refugees
- The national economy
- The global economy
- The increase of online disinformation
- Cybersecurity

In hindsight, did you think that the measures taken by authorities and politicians because of the coronavirus were too strict, appropriate, or insufficient?

- The measures were far too strict
- The measures were slightly too strict
- The measures were appropriate
- The measures were somewhat insufficient
- The measures were highly insufficient

Did you take the COVID-19 vaccine(s)?

- Yes
- No
- Have not, but would if it would be recommended again

Why did you not take the vaccine(s)?

____

How much do you trust the following institutions/entities (0-10)?

(0=no trust at all; 10=complete trust)

- The Police
- The business world
- The legal system
- NATO
- State parliament
- Researchers
- Journalists
- The European parliament
- United Nations
- Politicians
- Banks and other financial institutions

CHECK Please select 'strongly agree' to show you are paying attention to this question.

- Strongly agree
- Agree
- Disagree
- Strongly disagree

How often have you utilized the following online sources to seek information about the current war in Ukraine?

(1=not at all, 2=sometimes, 3=weekly, 4=many times a week, 5=daily)

- Mainstream news sites
- Alternative news sites
- Social media (e.g., X, Facebook, Instagram)
- Social media influencers
- Virtual communities (e.g., discussion forums or other online groups)
- Dark web platforms (e.g., via Tor-network)

Have you purchased a home reserve of food and household products in case of unexpected incidents (e.g., power outages)?

- Not at all
- Very little
- To some extent
- A lot
- A considerable amount

How have your online consumer habits changed after the coronavirus pandemic regarding the following services in comparison to your previous habits prior to the pandemic?

(1=have not purchased at all, 2=have purchased less, 3=the same amount, 4=more to some degree, 5=considerably more)

- Paid culture and entertainment services via streaming (incl. concerts and performances)
- Paid online exercise services (incl. Group exercise classes)
- Streaming services for series and movies (e.g., Netflix, HBO)
- Online shopping
- Audiobook services
- Paid video games (e.g. computer or console games)
- Loot box purchases in digital games
- Online gambling games (e.g. online casinos)

How would you rate your consumption in the long term, now after the coronavirus related restrictions have been lifted?

(1=completely disagree;5=completely agree)

- I resumed my consumption habits to at least the same levels as before
- I consume less products, for I realized that I get by with less
- I consume less services, for I have realized that I get by with less
- I consume less, because the pandemic caused me long-term financial difficulties
- I consume less because of inflation and economic crisis
- I shop online more often than before the pandemic
- I shop online more often, specifically from local retailers, than before the pandemic
- I missed physical retail shops and now particularly favour them
- I utilize local shops and services more than before
- I have voluntarily limited foreign travel specifically due to the pandemic
- I traveled abroad as soon as I could after the pandemic

Where do you stand in terms of the following claims involving consumption? Rate the following statements in accordance to your own values.

(1=completely disagree;5=completely agree)

- I prefer second-hand products
- I value experiences in my own consumption habits
- I carefully plan my purchases in advance
- It is important to me that the products I use do not harm the environment
- I like to indulge myself
- I am willing to be inconvenienced in order to take actions that are more environmentally friendly
- I consider myself to be a frugal person
- I buy things for pleasure
- I carefully monitor my income and expenditures
- I consider the potential environmental impact of my actions when making many of purchase decisions

Reflect on your most recent purchase of over 20 pounds. How important were the following attributes in your purchase decision?

(1=not at all important;5=very important)

- Price
- Value for money
- Quality
- Ecological sustainability
- Fair production
- Appearance or taste of the product
- Convenience
- Local production
- Brand
- Lack of alternatives
- Fashion
- Personal style
- Others have bought or recommended the product
- The product or brand is not Russian or affiliated with the Russian government
- The product or brand is not from a country that violates human rights

How often during the past year have you done any of the following:

(1=not at all, 2=a few times in the past year, 3=a few times in six months, 4=a few times in three months, 5=a few times in a month, 6=a few times in a week, 7=several times in a week)

- Betted on sports/horse racing/bought lottery tickets etc.
- Gambled online (for example in online casinos)

Thinking about your gambling during the past year…

(0=never, 1=sometimes, 2=most of the time, 3=almost always)

- Have you bet more than you could really afford to lose?
- Have you needed to gamble with larger amounts of money to get the same feeling of excitement?
- When you gambled, did you go back another day to try to win back the money you lost?
- Have you borrowed money or sold anything to get money to gamble?
- Have you felt that you might have a problem with gambling?
- Has gambling caused you any health problems, including stress or anxiety?
- Have people criticized your betting or told you that you had a gambling problem, regardless of whether or not you thought it was true?
- Has your gambling caused any financial problems for you or your household?
- Have you felt guilty about the way you gamble or what happens when you gamble?

How much do you agree with the following statements?

(1=completely disagree;5=completely agree)

- I spend more and more time on online shopping.
- When I am not shopping online, I keep thinking about it.
- If I cut down the amount of online shopping in one period, and then start again, I always end up shopping as often as I did before.
- I have decided to do online shopping less frequently but have not managed to do so.
- I have tried to cut back or stop my online shopping but failed.
- Online shopping can help me to temporarily forget the troubles in real life.
- My productivity for work or study has decreased as a direct result of online shopping.
- Life without online shopping for some time would be boring and joyless for me.
- When I can’t do online shopping for certain excuses, I will get depressed or lost.

PSYCHOLOGICAL ATTRIBUTES AND WELL-BEING

Generally speaking, would you say that most people can be trusted or that you can't be too careful when dealing with people?

(0=Most people can be trusted…10=You can't be too careful)

How satisfied in general are you with your life?

(1=Not at all satisfied; 2=Not very satisfied; 3=Fairly satisfied; 4=Very satisfied)

To what extent do the following statements apply to yourself personally?

(0=not true at all, 1=rarely true, 2=sometimes true, 3=often true, 4=true nearly all the time)

- I am able to adapt when changes occur.
- I can deal with whatever comes my way.
- I try to see the humorous side of things when I am faced with problems.
- Having to cope with stress can make me stronger.
- I tend to bounce back after illness, injury or other hardships.
- I believe I can achieve my goals, even if there are obstacles.
- Under pressure, I stay focused and think clearly.
- I am not easily discouraged by failure.
- I think of myself as a strong person when dealing with life's challenges and difficulties.
- I am able to handle unpleasant or painful feelings like sadness, fear, and anger.

Thinking about the past year, how often have you felt…

(1=hardly ever, 2=some of the time, 3=often)

- That you lack companionship?
- Left out?
- Isolated from others?

Evaluate how well the following statements hold true in your case personally.

(1=not at all true;5=very true)

- I receive a lot of understanding and security from others
- There is someone very close to me whose help I can always count on
- If I need to, I can borrow something from friends or neighbors without any problems
- I know several people with whom I like to do things
- When I am sick, I can ask friends/relatives to handle important things for me without hesitation
- If I'm very depressed, I know who I can turn to

FINANCIAL SITUATION

Trust in the economy. Take a stand on the following statements.

(1=very poorly;5=very well)

- How do you believe that the national economy will develop in the following years?
- How do you believe that your own economy will develop in the following years?

Which of the following statements describe your indebtedness the best?

- The payment of bills, instalments and/or loan deductions do not cause me any difficulties and I am able to save money simultaneously.
- The payment of bills, instalments and/or loan deductions do not cause me any difficulties, however I am unable to save money simultaneously.
- The payment of bills, instalments and/or loan deductions is constantly difficult.
- I have received payment requests and have had to pay for late fees, for I have not been able to pay bills, instalments and/or loan deductions when they have been due.
- I have a compromised credit rating and/or have been subject to debt recovery procedures.

Evaluate the financial sustainability of your childhood home. In the event that you had multiple homes growing up, evaluate the household, which you consider most meaningful.

(1=disadvantaged…3=normal e.g. middle class…5=wealthy)

How would you evaluate your current financial situation…

(1=extremely poor;5=extremely good)

Which social class do you think you belong to?

- Working class
- Lower middle class
- Upper middle class
- Upper class/elite
- No class

Your own annual net income (i.e. after taxes) and/or any benefits and monetary assistance (no loans) (EUR/KR/GBP)

____

Your personal approximate amount of wealth, i.e., the net worth of your possessions minus loans (e.g., savings, investments, real estate, car). The value can also be negative. (EUR/KR/GBP)

____